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ABSTRACT

A survey was conducted by the College Entrance Examination Board for the Oregon Educational Coordinating Council. All but two of the public and private two- and four-year higher education institutions participated, as did ten private vocational and technical schools. The results provide a profile of student characteristics, including age, marital status, sex, ethnic heritage, parental income, student personal income, self-supporting status, educational aspiration, financial aid applicant status, and college costs. Analyzed in more detail are the students' resources for their education; parental contribution, the distribution of student aid, special problems in student loans, aid applicant profiles, educational indebtedness, special student groups, and the private vocational schools. The purpose of the study was to develop a data base for decision- and policy-making at the state and institutional levels. (MSE)

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The content and conclusions included in this report are the sole responsibility of the Study Director.

Richard A. Dent
Eugene, Oregon
March 27, 1973

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OREGON STUDENT RESOURCE SURVEY

REPORT SUMMARY

Responsibility for the Study

The Student Resource Survey was conducted by the College Entrance Examination Board for the Educational Coordinating Council, with the support and participation of the Oregon State Scholarship Commission and all of the postsecondary educational segments within the state.

Institutional Participation

All but two of the public and private four-year and two-year institutions of higher education within the state participated in the survey. In addition, ten private vocational and/or technical schools also participated.

Size of the Survey Population

Questionnaires were returned by 32,243 students enrolled in Oregon institutions of higher education in the fall of 1972. The survey population comprises 23.3% of the total fall headcount enrollment, but includes better than 30% of the full-time student enrollment in the participating institutions. By segment, the percentages are: Oregon State System of Higher Education, 26.2% (14,962 students); Oregon independent colleges and universities, 49.2% (6,952 students); and Oregon community colleges, 15.4% (10,329 students).

x

The Private Vocational Technical School Survey

The responses of the 1,143 private schools are analyzed separately in Chapter X. As the private school sample population covers only ten institutions, most of which are private business schools, no attempt has been made to draw direct comparisons between this population and the three non-profit segment populations.

Profile of Student Characteristics

Chapter III presents a profile of the Oregon student population derived from SRS responses. The following summary statements were extracted from the descriptions of student characteristics.

Sex. The population distribution by sex shows for the total survey, 55.9% men and 44.1% women. Males represented 58.0% of State System respondents but only 49.9% of independent institution students. The percentage of women enrolled drops appreciably (below 30%) at the graduate school level.

Age and Marital Status. Older students and married students are becoming more numerous in Oregon institutions of higher education. In the community college sample, 37.1% of the respondents were over age 24 as were 20.9% of State System respondents and 7.8% of independent institution students. There is a correlation between age and marital status; 34.8% of community college respondents are married (or had been married) as are 27.9% of State System students and 13.3% of independent institution students.

Ethnic Heritage. Of the 30,142 survey respondents who provided specific responses to the question on ethnic background, 94.0% were White, 1.9% were of Oriental descent, 1.7% were Black, 1.6% native Americans, and 0.8% Chicano. The independent institution survey contains the highest percentage of self-identified minority students (7.9%), followed by the community colleges (6.2%) and the State System (4.6%).

Parental Income. Better than 80% of survey respondents gave an estimate of their parent's 1971 income. A definite pattern of income distribution was apparent among the segments. The community college sample contained the highest percentage of students from low income families (23.5% under $6,000) and the lowest percentage of upper income families (13.2% over $18,000). The pattern was reversed in the independent institution population with 36.1% of the respondents reporting parental income over $18,000 and 11.8% under $6,000. State System percentages were: under $6,000, 14.3%; over $18,000, 25.1%. The mean parental incomes for each segment are: independent institutions, $15,330; State System, $13,820; and community colleges, $11,010.

Personal Income of Students (and their Spouses). Overall, 85% of the respondents reported 1971-72 earnings. Earnings are related to class load (part-time students earn more), age and marital status (older students and married students earn more), and sex (favoring men). Using the State System respondents as an example, the mean 1971-72 incomes of selected subpopulation were: married graduate students, $6,920; married undergraduates, $5,770; self-supporting (single) undergraduates, $2,500; and dependent undergraduates, $1,140.

Personal earnings are the most important financial resource available to Oregon college students to meet their educational expenses.

Students were asked to estimate their 1972-73 school year earnings and hours per week of employment.

Because of the timing of the questionnaire (fall registration), many students had not yet sought and/or obtained term-time jobs, therefore, the SRS responses understate student earnings. It is probable that total 1972-73 student earnings will be comparable to the 1971-72 actual figures for the majority of the respondents.

Self-Supporting Status of Respondents. Self-supporting students appear to be growing in number in all institutions of postsecondary education. A majority of public institution respondents (OSSHE, 58.8%; community colleges, 54.5%) consider themselves to be primarily self-supporting, as do 35.5% of independent institution respondents. About one in four of these self-perceived independent students presently satisfy the stringent federal student aid program criteria for self-supporting status. Most of the students who report themselves as self-supporting could satify the federal criteria within a year if there was a financial inducement (in new aid programs) for them to do so. If this happens, the self-supporting student could become the average student in Oregon postsecondary education.

Educational Aspiration. Students were asked to indicate the highest degree they plan to obtain. The responses by segment were: State System - advanced degree (master's or doctorate), 47.1%, bachelor's degree, 45.1%, no present degree plans, 7.9%; independent colleges - advanced degree, 48.2%; bachelor's degree, 30.1%, no plans, 11.5%; community colleges - advanced degrees, 17.3%, bachelor's degree, 30.1%, associate degree, 28.2%, no plans, 24.4%.

The figures for the four-year institution support a contention of many observers of higher education. Oregon students in senior institutions perceive (at least in terms of aspirations) advanced degrees rather than bachelor's degrees as the normal academic goal for college students.

Aid Applicant Status. Respondents were asked if they had applied for and received financial aid from some source for the 1972-73 school year. Independent institution students were more aid-reliant than public institution students; 50.7% of the independent sample reported receiving some kind of aid, as did 33.8% of State System respondents, and 24.1% of community college respondents. Needy students denied assistance because of a lack of available aid funds comprised 3.6% of the State System sample, and 2.5% and 2.2% of the independent and community college samples respectively.

The Cost of Going to College. Students were asked to estimate costs for the September to June academic year in five separate categories: tuition and fees; books; travel; room and board; and clothing, recreation, and miscellaneous.

A comparison of the Oregon student responses with the results of the California and Washington surveys conducted in the spring of the 1971-72 academic year found it difficult to accurately estimate their expenses. The research team believes that the student responses were overly conservative and that the average budgets constructed from these responses are from $200-$500 below actual student costs.

Costs of attendance are related to two main budget factors: tuition and fees and type of housing lived in during the school year. A reasonable estimate of total costs for single dependent Oregon undergraduates by institutional segment and most frequent housing choice would be: OSSHE (off-campus housing; shared with roommates) -- $2,310; independent colleges (campus dormitories) -- $3,400; community colleges (living with parents) -- $1,650. The community college average does not include all of the expenses borne by parents in maintaining the student in the family home.

In all three West Coast states, major differences in maintenance budgets (all costs except tuition and fees) have been identified for three major groups:

1. Women (with similar marital status and housing choices) report spending from $100-$150 less than men in all student categories.
2. Community college students (again comparing students of like characteristics) report budgets from $100-$500 below those reported by senior institution students.
3. Graduate students (single vs. single, married vs. married) spend from $2[illegible]0-$400 more on room and board and clothing, recreation and incidental expenses than undergraduates of like marital status and family size (for married students).

It would appear that even with allowances for underestimation, most SRS respondents are living on quite modest budgets while attending college.

Who Pays for College

Self-help is the combination of student earnings, savings, available college expenses (presumably from prior earnings), and loans (to be repaid from future earnings). Self-help comprises 61% of the total average resources reported by all OSSHE respondents, 65.7% of average community college resources, and 45.2% of total independent institution resources.

The study team believes that SRS reported resources are understated in three main categories: parental support, earnings, and loans. When resources in these categories are increased to the average of the California-Washington SRS reports, the percentage of self-help also increases (by 5% to 10%).

All evidence clearly indicates that students are providing most of the dollar resources used to meet college costs.

Only in the independent institutions is parental support the single most important resource (36.1% of total resources). Parental support is followed by earnings (26.2%), grants (13.7%), loans (11.0%), personal savings (8.0%) and benefits such as G.I. Bill (4.9%.)

Employment is the major resource for OSSHE respondents (40.5%), followed by parental support (21.4%), savings (11.2%), benefits (10.7%), loans (9.3%), and grants (7.0%).

Community college students rely primarily upon employment (51.6%), followed by benefits (18.0%), parental support (11.7%), savings (10.2%), grants (4.7%), and loans (3.9%).

The responses indicate that grants and scholarships comprise a very small part of total resources in public institutions. Indeed, the total dollars received under the G.I. Bill program is greater than the sum of all grants and scholarship awards reported for community college and OSSHE students.

The analysis of subpopulations within the total survey group indicates some real differences in the resources available to students.

Women report average resources that are from $500-$700 below the male averages. Even with allowances for greater understatement and lower budgets, it would appear as if women average $300-$400 less actual resources than men.

Community college students also report resources much lower than those reported by senior institution students. It will take a follow-up study to measure more accurately the real degree of difference and the reasons behind it.

Graduate students (OSSHE) also report substantially higher resources than their undergraduate counterparts ($500 to $900 more). The large numbers of medical and dental students in the graduate sample has undoubtedly contributed to the differential but it is clear that graduate students do have more resources available to them than undergraduates with similar characteristics.

Parental Contribution

Perhaps the most surprising finding in all three West Coast Student Resource Surveys is the large discrepancy between the theory of parent and student financing of higher education and the reality.

The theory behind student financial aid and financial need analysis asserts that parents will contribute towards college costs to the best of their financial ability. The parental contribution is considered as the primary source of funds for college. Simplistically stated, need analysis is a process whereby the student's budget is established, the expected parental contribution is subtracted from the budget as is some student self-help and the remainder, if any, is the demonstrated financial need of the student that can be met through student aid awards.

In practice, the parental contribution seems to be the final step in the financing equation. First, the student works (and borrows), then he/she may apply for financial aid, and finally the parent (acting as a family aid officer) may fill the gap between those resources and the student's need.

Indicative of this pattern (and also of a more disquieting pattern) is the discrepancy between expected parental contribution (as derived from college scholarship service contribution tables) and student reported parental support.

TABLE 1

EXPECTED VS. ACTUAL PARENTAL CONTRIBUTION

FALL 1972

	Expected	Reported	Expected	Reported	Expected	Reported
No Contribution	11.8%	38.8%	11.4%	23.7%	21.0%	56.4%
$1-$200 Contribution	2.4%	14.3%	2.8%	14.3%	2.9%	19.5%
Total under $200	14.2%	53.1%	14.2%	38.0%	23.9%	75.9%

As previously indicated, there is reason to believe that student-reported parental support is understated by about 10%-15%. Even if the percentages of parents contributing under $200 are reduced by as much as 20%, it still appears as if better than 40% of the parents in the total SRS survey are making little or no contribution towards college. The Oregon results parallel similar findings in Washington and California.

Parental support appears to be tied to institutional costs (particularly tuition). For Oregon students who reported parental incomes of between $15,000 and $18,000 per year, the averaged estimated parental support was: OSSHE, $500; independent colleges, $1,000; community colleges, $210.

What appears to emerge from the data is a pattern of parental payments towards tuition costs with the majority of students bearing their own living expenses while in college. The key question, and one not answered by the survey, is the degree of parental willingness to contribute versus their economic ability to contribute.

Do students choose institutions for educational and personal reasons and, if the school chosen is low tuition, receive little parental support because that is all they need, or do they pick low tuition schools because the parents are not willing to make reasonable contributions towards college costs?

The Distribution of Student Aid Among the Segments

Grants and Scholarships. Independent institutions have traditionally been more dependent upon grant and scholarship funds than public institutions. As a result, they have been more successful in generating these dollars for their students. When average grant dollars per student are calculated as a percentage of average tuition, all three segments can cover 20-22% of tuition charges in grant aid. However, when students from low income families are considered, it becomes obvious that the greatest need for additional grant dollars is in the community colleges. Grants comprise a small percentage of total resources in all three segments, and additional grant dollars will definitely be needed as costs increase.

Benefits. The major benefit program assisting Oregon students is the G.I. Bill. The distribution of G.I. Bill recipients clearly favors the public sectors, particularly the community colleges. As the number of G.I.'s enrolled peaks and starts to decline over the next three to four years, it is probable that the community colleges and State System institutions will see enrollment drops directly attributable to the lessening numbers of G.I. Bill eligible students.

Loans. Graduate students and self-supporting students in high-cost institutions borrow more frequently than other students. It follows then that State System and independent institution students would be more reliant upon educational loans than community college students, and such is the case.

The community colleges report very little loan availability, a situation that could become crucial if costs change or if other resources (particularly employment earnings) should drop.

All segments are facing major problems in student loans this year. The loan crisis is discussed in the next section.

A Special Problem in Student Loans

The Higher Education Amendments of 1972 placed the Oregon Guaranty Loan Program on a demonstrated financial need basis. Previously, students with adjusted family incomes below $15,000 per year were generally eligible to borrow up to $1,000 per year with the federal government subsidizing interest payments. The switch to the need basis may mean that 25%-35% of present G.L.P. borrowers will be either ineligible for subsized loans or eligible for much smaller loans than in the past.

It would appear as if some unknown percentage of the students were borrowing because their parents were unwilling to contribute towards college costs. These students may have difficulty satisfying the legal criteria for independence, and some of them may be forced out of school.

More serious than the G.L.P. changes is the possible change in National Direct Student Loans (N.D.S.L.). President Nixon's budget message contained no new federal funds for the N.D.S.L. program. If funds are not made available, only about 20% of this year's borrowers could be assisted from loan repayments. The loan deficit for the state in N.D.S.L. money could exceed $4 million if the President's budget request holds true. It would take a minimum 50% increase in G.L.P. dollars to meet the need, an expansion that is viewed as quite unlikely by most observers. Without sufficient loan funds, substantial numbers of students would be unable to return to school next year.

Aid Applicant and Student Assistance Profiles

Chapter VII of the report contains a detailed analysis of student aid programs, other resources and student recipients by segment. No attempt will be made in this summary to extract pieces of that analysis.

Educational Indebtedness

Four-year institution students borrow more frequently to meet educational costs than do community college students, 38.9% of the independent college sample report educational indebtedness as do 36.3% of the State System respondents. The community college responses indicated some problems with loan nomenclature, but the research team identified 10%-12% of community college respondents as actual borrowers.

Borrowing frequency and total indebtedness increase with level of schooling. Of the graduate respondents, over half report indebtedness and approximately 40% of those graduates with debt owe more than $3,000.

Present indebtedness levels appear manageable for most students, but the apparent increase in lower division borrowing indicates that a growing number of students may compile debts in excess of $5,000 (a level currently reported by 6.5% of OSSHE borrowers and 5.2% of independent institution borrowers).

Special Student Groups

Chapter IX contains an analysis of six student subpopulations: ethnic minorities (Blacks, Chicanos, Orientals, Native Americans), women, and G.I. Bill recipients. Readers interested in these populations are advised to read the chapter in its entirety.

Private Vocational Schools

Chapter X contains an analysis of the SRS responses of 1,143 private vocational school students. As better than 80% of the responses were from students attending private business schools, it is obvious that the SRS sample is not representative of all students enrolled in private vocational and technical schools in Oregon. For this reason, no attempt is made to present the results of an analysis in this summary.

Limitations of the Student Resource Survey

The Oregon Student Resource Survey has gathered a great deal of information from better than 33,000 students attending Oregon institutions of postsecondary education. This report has barely scratched the surface of the available data and much more work needs to be done. For every question that the report has answered, it has produced two more that need answers. Educational planners, state legislators, and federal and government officials have been involved in increasingly heated debate over higher educational costs, tuition levels, and student aid. It is imperative that the Student Resource Survey be treated not as an ending but as a beginning so that future decisions considering student changes and student aid can be made from a firm foundation of fact rather than the crisis-reaction patterns that too often have resulted in less than optimum student aid programs and delivery systems.

I. PURPOSE OF THE STUDY

In recent years, student financial aid has become a multimillion dollar educational enterprise in Oregon. This enterprise involves state, federal, and institutional programs; the programs come in the form of scholarships, grants, work study, and loans; and they reach much more than 25 percent of all students in Oregon's postsecondary institutions.

Federal legislation recently has amplified the importance of student financial aid. The Higher Education Amendments of 1972 represent a significant departure from previous federal legislation in that the major emphasis of federal assistance to postsecondary education is to be directed toward students rather than institutions. To serve students more effectively and to insure that state and federal programs complement each other, more information was needed on student resources.

Policy-makers at the state and institutional levels have become aware of the need to develop an adequate data base to provide them with comprehensive information relating to student resources. The need is especially critical in the following areas: (1) the characteristics of student financial aid recipients; (2) how students are currently meeting college costs; (3) the effect of student financial aid programs on students; and (4) the impact of aid programs on the financing of postsecondary education.

The Educational Coordinating Council has been involved in statewide educational planning for several years. As yet, very little information relating to student resources has been collected. It is critical to have this information, especially if access to postsecondary education is to be provided for Oregon students.

The Oregon Student Resource Survey was an attempt to meet state and institutional data needs created by an expansion of student financial aid programs and by the shift in emphasis of federal funding of postsecondary education. The Educational Coordinating Council coordinated the study and the State Scholarship Commission, the State Department of Education, and the State System of Higher Education contributed resources to the study. Public and independent postsecondary institutions collected data from the students.

The College Entrance Examination Board was contacted to assist the Educational Coordinating Council because of their extensive work in the financial aid area and because they had developed and conducted student resource surveys in several other states including California, Washington, North Carolina, and the Commonwealth of Puerto Rico. In the summer of 1972, the College Board entered into an agreement with the Educational Coordinating Council to conduct the Student Resource Survey tailored to meet the needs of this state.

Data from the survey were presented in a rough draft document prepared by the College Entrance Examination Board to the Educational Coordinating Council. The Council staff edited the document and prepared it for publication.

II. METHODOLOGY

Procedure

In mid-summer 1972, a meeting was held involving representatives from the Educational Coordinating Council, the Oregon State System of Higher Education, the State Board of Education, the Oregon State Scholarship Commission, and the College Entrance Examination Board, to discuss the research needs of state agencies and institutions of postsecondary education in the fields of student economics and financial aid.

Subsequent to that meeting, a contract was executed between the Educational Coordinating Council (ECC) and the College Entrance Examination Board (CEEB) empowering the CEEB to conduct a Student Resource Survey (SRS) in the fall of 1972 in Oregon. All institutions of postsecondary education within the State were invited to participate in the survey.

Meetings were held with institutional and segment representatives to tailor the survey document and analysis package to the needs of Oregon students and institutions. (A sample of the questionnaire is included as Exhibit A, Appendix I.) Questionnaires were distributed to the institutions before fall registration and were returned for keypunching and analysis by mid-October 1972.

Sampling Techniques

The Oregon State Scholarship Commission distributed the questionnaires to the registrars at all participating institutions with a request that, where possible, questionnaires be distributed to all students registering for fall term 1972 classes.

The actual distribution and collection techniques employed by institutions varied greatly. The returns were affected by the registration procedure employed in the institution, the interest of institutional officials in the Student Resource Survey, and the prevailing institutional practices on questionnaire distribution.

Several institutions chose to use a random sample of students rather than mass distribution. Others made the questionnaire a mandatory part of the registration process and, thus, had returns equal to 75% to 85% of their students. Most schools collected questionnaires from 30-50% of their students while a very few institutions, which apparently had little interest in the survey subject matter, had returns of less than 10% of the enrollment. It cannot be said that the SRS populations reflect proportionate participation from all institutions in the State. (A list of participating institutions and their respective sample sizes is included as Exhibit B, Appendix I.)

Confidentiality of Responses

This report is based on student-reported unverified responses to the SRS questionnaire. The questionnaire did not contain any place for the identification of individual students nor were the responses of students checked in any way. Students were free to answer all of the questions, part of them, or none of them. Student cooperation was, however, of the highest order. Of those students returning the questionnaire, the response rates to all of the questions exceeded 85%.

Grouping of Data

Given the large number of institutions and students involved in the survey and the difference in type, size, program offerings and location of those institutions, it was decided that it was beyond the scope of this document to attempt any report on individual institutions. As a result, all of the data were aggregated into four segments representing the major institutional types in the State. Thus, all Oregon State System of Higher Education institutions are considered as one segment, all community colleges as a second segment, and all nonprofit independent colleges and universities as the third segment. (The participating private vocational and technical schools are discussed separately in Chapter X.) This grouping reflects the major differences in governance of the institutions, admissions criteria, program offerings and, most important for this study, the major differences in the cost of going to college. Substantial variations among institutions in individual segments may make the analysis in this report inappropriate for any individual institution, but the sample sizes are large enough that the data should be representative of the financing patterns of the student subpopulations analyzed in the report.

RELIABILITY AND REPRESENTATIVENESS OF THE OREGON STUDENT RESOURCE SURVEY

Responses

It is recommended that the somewhat serious reader spend a few minutes reviewing the questionnaire (Exhibit A, Appendix I). Most of the questions ask for descriptive information on student characteristics (sex, age, where living) or request specific financial information on the cost of going to college and the financial resources used to pay college costs.

Some students may have had difficulty with the questions on parental income and tax dependency status. However, the Oregon students' responses to these questions closely parallel the results of similar SRS studies in California and Washington where external checks have validated the SRS findings. In general, students should have been able to answer the questions they were asked.

How Reliable Were the Responses?

Any research based on anonymous questionnaires has inherent in it several sets of problems in data collection and analysis. The basic problems encountered in the Oregon SRS project were in the areas of timing, perception, and nomenclature.

Timing

Because of the need for SRS output to assist the participating institutions of higher education in completing federally mandated applications for student aid funds, the questionnaire was distributed at fall registration, and students were asked to estimate their 1972-73 academic year expenses and resources. Many students apparently had considerable difficulty in projecting their expense-resource equation from September to June. First-year students who had no prior experience to fall back upon encountered the most problems in projecting the requested dollar amounts. As the community college sample contains the largest number and percentage of first-year students, it follows that this sample population is most prone to underestimation. In varying degrees, however, most students had some problems. Based on prior SRS findings in California and Washington, the main areas for concern are:

A. Room and Board. It would appear as if many dormitory students reported only the official dormitory fee. Supplemental meals, room linens and furnishings do not seem to be included. Many commuting students also have found it difficult to identify the cost to them (and/or to their parents) of remaining in the family home while attending college. Result: room and board averages are underestimated by $100 to $250.

B. Clothing, Recreation and Incidentals. Oregon responses are approximately $150 less than those of Washington and California students. The nature of this catch-all category means that it is most difficult to accurately predict the expenses in advance.

C. Student Earnings. At the time they completed the questionnaire, many students had not sought or located term-time jobs. Employment earnings are the most seriously underestimated of all resources. The reported figures are probably from $200 to $500 below the actual sum of summer and term-time earnings that will actualize before June 1973.

Perception

Simply stated, will the student answer the question asked or will he respond with a differing perception of what the question meant? One example of a major perception problem is the community college population responses to a question on total indebtedness under educational loan programs. The respondents included more students than could have feasibly borrowed and higher debts than were permitted by law. It was obvious that many of the older married students were reporting total indebtedness for cars, consumer loans, and in some cases probably mortgages. Other minor perception problems are noted in the text.

Nomenclature

Education, in general, and student aid in particular, have their own "in-group" vocabulary. Grant and scholarship programs are described in a variety of terms, many of them attempting to identify the source of funds. Terminology also differs among institutions even when describing the same program. It is not surprising, therefore, that students often are confused on what they should call the aid they receive. This nomenclature confusion should not affect the dollars reported or the totals for grants and scholarships, loans, jobs, etc. It is a warning, however, that caution should be exercised in projecting the responses of a specific program or to a segment or statewide measure of the magnitude of the program.

Representativeness

Reliability is concerned with the validity of responses for those students in the survey population. Representativeness speaks to the degree that those responses can be interpreted (and projected) as representative of the responses that all students in the State would have given if they had completed questionnaires. The closer a sample (in size) approaches the universe to be studied, the more likely it is to be representative. Using figures provided by the Educational Coordinating Council, the comparative percentages between the total student enrollment and the SRS population are as follows.

TABLE 2
SRS SURVEY POPULATION

Fall 1972	State System of Higher Education	Independent Colleges	Community Colleges
Total Headcount Enrollment	57,097	14,117	67,069
SRS Sample Population	14,962	6,952	10,329
SRS % of Total Enrollment	26.2%	49.2%	15.4%

The SRS responses from all segments are weighted towards full-time students. In some institutions, part-time students may have followed a separate registration process and, thus, not received questionnaires. In others, the part-time students either were not proportionately present when questionnaires were distributed or saw no value to them in completing the questionnaire (a distinct possibility since many aid programs have excluded part-time students).

It appears, therefore, that the SRS populations are weighted in terms of full-time students. The four-year institution sample percentages are sufficiently large to be representative of their universes. The community colleges responses include a substantial percentage of full-time students, but the part-time student responses probably represent less than 8 percent of part-time students and should not be considered representative of this group without external validation.

TABLE 3

CLASS LEVEL COMPARISONS

FALL 1972

Percentage Enrolled	State System of Higher Education		Independent Colleges		Community Colleges	
	SRS	ECC	SRS	ECC	SRS	ECC
Lower Division	45%	46%	55%	52%	77%	80%
Upper Division	40%	37%	35%	31%	-	-
Graduate School	15%	17%	9%	17%	-	-
All Others	-	-	-	-	23%	20%

The SRS class level percentages closely approximate enrollment norms for Oregon State System of Higher Education institutions. The slight underrepresentation of graduate students may well be attributable to the higher number of part-time graduate students not caught in the data collection process.

The apparent large discrepancy among the graduate school percentages for independent institutions is attributable to the omission of the Lewis and Clark and Willamette University law schools from the SRS population.

The "all others" category for the community colleges includes students in adult education programs, specially funded programs, and non-degree programs.

With the exception of the discrepancy caused by the omission of the independent institutions' law schools, SRS responses are generally very close to the actual class level distributions reported by the institutions.

TABLE 4

ENROLLMENT DISTRIBUTION BY SEX

FALL 1972

	State System of Higher Education		Independent Colleges		Community Colleges	
	SRS	ECC	SRS	ECC	SRS	ECC
Males	58%	59%	50%	56%	57%	52%
Females	42%	41%	50%	44%	43%	48%

Again, the OSSHE sample is virtually identical to the total enrollment statistics. The 6% differential on sex distribution in the independent colleges is attributable to several factors. The exclusion of the predominantly male law school enrollments is primary, but it also appears as if part-time graduate students in private institutions generally tend to be male and this is a group underrepresented in the survey. As previously noted, full-time students are overrepresented in the SRS community college samples. Of those students reporting full-time status, 60% are males. It thus follows that the SRS population overstates the number of males, as more women fall in the part-time student categories.

Oregon Residents

The SRS figures for Oregon residents are within one percent of the Educational Coordinating Council's enrollment statistics. The percentages are: State System of Higher Education, ECC - 83%, SRS - 82%; independent colleges, ECC - 46%, SRS - 45%; and community colleges, ECC - 98%, SRS - 97%.

Summary

A comparison of Oregon SRS responses with the California and Washington SRS reports for those questions where timing should not influence responses reveals a high consistency in student responses. The responses of Oregon students, with the cautions listed in the text, appear to be reliable.

The responses also seem to be sufficiently representative to permit comparative analysis. However, any projection of the results of the report should include adjustments for those identified gaps in the population that emerged from the data collection techniques employed.

III. CHARACTERISTICS OF SRS RESPONDENTS

As previously noted, Student Resource Survey questionnaires were returned by 32,243 students attending Oregon institutions of higher education. This chapter analyzes the student responses to a series of self-descriptive questions. In general, the chapter concentrates on the aggregated responses of students in three segments of postsecondary education, the State System colleges and universities, the community colleges and the independent colleges and universities. The responses analyzed are generally representative of students in higher education but caution must be exercised in fitting these responses to the characteristics of students in any specific college or university.

TABLE 5

SEX OF RESPONDENTS BY SEGMENT

FALL 1972

Sex	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
Male	8680	58.0	3468	49.9	5880	56.9
Female	6286	42.0	3484	50.1	4449	43.1

The percentage of male students in the survey populations range from a high of 58.0% in the State System sample to a low of 49.9% in the independent colleges. Males comprise 56.9% of the community college population. This mix accurately portrays the ratio of males to females in the State System schools but slightly overstates the size of the female population in the independent colleges and slightly understates the proportion of females in the community colleges. In the total survey population, women comprised 44.1% of the respondents and men 55.9%.

TABLE 6

AGE OF RESPONDENTS BY SEGMENT

FALL 1972

Age at Nearest Birthday	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
17 or under	74	.5	94	1.4	241	2.4
18	1643	11.1	1467	21.8	2076	20.2
19	2219	15.1	1581	23.5	2136	20.8
20	2155	14.6	1313	19.5	1068	10.4
21	2451	16.6	1034	15.4	703	6.9
22-24	3118	21.2	713	10.6	1357	13.2
25-29	2105	14.3	334	5.0	1261	12.3
30-34	513	3.5	102	1.5	540	5.3
35-40	240	1.6	45	.7	404	3.9
41 and over	222	1.5	41	.6	467	4.6

As might be expected, the typical age of a college student scales according to segment. The independent institution sample is heavily weighted toward the traditional college going population with 92.2% of the respondents age 24 or under. Next highest are the State System schools with 79.1%. Doubtless the large population of graduate students in the State System accounts for much of this difference. Finally the community colleges reflect a considerably older population with only 62.9% of the student body age 24 or under. This is to be expected considering the number of vocational and adult education programs offered in these schools. Most of these differences in age wash out, if only enrollees in undergraduate academic programs are compared.

TABLE 7

MARITAL STATUS OF RESPONDENTS BY SEGMENT

FALL 1972

Marital Status	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
Never married	10,577	72.1	5,804	86.7	6,630	65.2
Married	3,554	24.2	723	10.8	2,744	27.3
Separated	125	.9	55	.8	231	2.3
Divorced	290	2.0	44	.7	434	4.3
Widowed	30	.2	10	.1	66	.6
Other	91	.6	56	.8	65	.6

Married students are becoming increasingly numerous in our institutions of postsecondary education. Married (including separated, divorced, and widowed students) comprise 27.0% of the SRS survey population. Married students are most likely to be found in the community colleges (34.8% of the community college sample) and least likely to attend independent institutions (13.3%).

As expected, married students tend to be older than their single classmates and are generally further along in their academic careers. In the State System sample, 13.5% of lower division students were married with the percentage increasing to 32.1% in the upper division and 59.5% in the graduate and professional student sample. Comparable figures for the independent institutions are -- lower division, 5.6%; upper division, 18.6%; and graduate, 44.1%. Of those community college respondents who indicated that they were not registered in regular two-year programs, over 60.0% were married.

TABLE 8

ETHNIC BACKGROUND OF RESPONDENTS BY SEGMENT

FALL 1972

How do you describe yourself?	State System		Independent Colleges		Community Colleges	
	N	%	N	%	N	%
American Indian	154	1.1	88	1.3	226	2.2
Black/Afro-American	121	.8	167	2.5	233	2.3
Caucasian/White	13,234	90.8	5,938	88.9	9,156	90.5
Chicano/Mexican American/Other Spanish-speaking American	96	.7	57	.9	91	.9
Oriental/Asian American	286	2.0	213	3.2	82	.8
Other	679	4.7	214	3.2	324	3.2

Better than 96.0% of the total survey population chose to respond to the question on ethnic heritage and more than 90.0% of the students in the total survey population described themselves as White or Caucasian. Of the State System respondents, the largest minority group responding was the Oriental heritage student (2.0%). Independent colleges enroll a greater proportion of minority members than either the State System or the community colleges. Only 88.9% of their enrollments are White with Oriental students qualifying as the largest minority enrolled.

In the community colleges, the size of the minority population about equals that of the State System, but it is dominated by the enrollments of Blacks and American Indians. Only 0.8% of the community college enrollment is made up of Oriental students.

It is important to remember that the survey population does not contain a proportionate sample from all institutions in the State. Actual minority enrollment figures, affected as they are by geographic considerations and the availability of special support programs and financial assistance, may not be perfectly represented in the survey population.

TABLE 9

PARENTAL INCOME OF RESPONDENTS BY SEGMENT

FALL 1972

Approx. 1971 income of parents or guardian before taxes	State System N	State System %	Independent Colleges N	Independent Colleges %	Total Cum		Community Colleges N	Community Colleges %	Total	
Less than $3,000	749	5.9	276	4.7		6.5	881	10.9	1906	6.5
$3,000 - $5,999	1068	8.4	420	7.1	4417	15	1023	12.6	2511	8.5
$6,000 - $7,499	914	7.2	432	7.3	6517	22	754	9.3	2100	7.1
$7,500 - $8,999	1096	8.6	465	7.8	8876	30	798	9.9	2359	8.0
$9,000 - $11,999	2278	17.8	917	15.5	13,681	46.3	1610	19.9	4805	16.3
$12,000 - $14,999	2150	16.8	871	14.7	17,995	60.9	1293	16.0	4314	14.6
$15,000 - $17,999	1315	10.3	584	9.9	20,559	75	665	8.2	2564	8.7
$18,000 - $20,999	975	7.6	489	8.3	22,379	84.2	366	4.5	1830	6.2
$21,000 - $24,999	725	5.7	417	7.0	26,530	90.[illegible]	2999	3.7	4141	14
$25,000 and over	1504	11.8	1054	17.8	27445		407	5.0	2965	10
									29,495	

Better than 85.0% of the four-year institution sample and 78.0% of the community college sample reported their estimates of their parent's in 1971 income.

A definite pattern of income distribution was apparent among the segments. The highest mean family income was computed for the independent institution respondents ($15,330) followed by the State System ($13,820) and the community college respondents ($11,010).

The community colleges had the highest percentage of low parental income students (23.5% under $6,000), followed by the State System (14.3%) and the independents (11.8%). Conversely, 36.1% of the independent institution students reported parental income in excess of $18,000 as compared to 25.1% of the State System respondents and 13.2% for the community college sample.

There does appear to be a clear relationship between college cost, institutional choice and parental income at both the lower and upper ends of the parental income distribution.

The earnings pattern portrayed by the respondents vary considerably and are indicative of the student mix in the three educational segments. Student income is closely associated with age of the students and curriculums that allow part-time employment. As expected, therefore, independent four-year institutions display the lowest student incomes, with the State System assuming the middle position and the community college students receiving the highest incomes. For example, 85.7% of the students in independent colleges earn less than $3,000 per year while 70.9% of State System students fall in this category and only 60.9% of the community college students are found here.

TABLE 10

PERSONAL INCOME OF STUDENTS AND SPOUSES BY SEGMENT

FALL 1972

Approx. 1971 income from employment before taxes	State System		Independent Colleges		Community Colleges	
	N	%	N	%	N	%
$0 - $99	1307	9.9	955	15.8	929	11.4
$100 - $999	3745	28.4	2584	42.7	2009	24.6
$1,000 - $1,999	2871	21.7	1226	20.3	1280	15.7
$2,000 - $2,999	1439	10.9	420	6.9	754	9.2
$3,000 - $3,999	900	6.8	227	3.8	600	7.4
$4,000 - $4,999	560	4.2	133	2.2	439	5.4
$5,000 - $6,999	759	5.7	148	2.4	611	7.5
$7,000 - $8,999	608	4.6	119	2.0	512	6.3
$9,000 - $11,999	504	3.8	83	1.4	513	6.3
$12,000 and over	509	3.9	150	2.5	512	6.3

Of course, these earning patterns are closely related to the number of hours worked. In the table on the following page, we see that not only do students from the community colleges work more often but that they work longer hours on the average.

Given the prevailing Federal minimum wage of $1.65 per hour, and the fact that graduate students and older students tend to earn more than undergraduates and/or younger students, it would appear that the anticipated earnings are substantially understated. Further substantiation of this point is evident in the 1971 income reported by respondents (supra). If we assume that average earnings should conservatively approximate $2.00 per hour for the total employed student population, those average earnings for the employed would be: State

TABLE 11

ANTICIPATED HOURS OF EMPLOYMENT & EARNINGS

1972-73 School Year*

	State System	Independent Colleges	Community Colleges
Percent of sample pop. anticipating work	59.1%	64.6%	72.3%
Mean hours working/wk	15.8 hrs	13.3 hrs	20.0 hrs
Median hours working/wk	13.0 hrs	9.9 hrs	17.0 hrs
Reported school year earnings	$950	$680	$840

*Excludes students attending school less than half-time

System respondents -- $1,010; independent respondents -- $850; and community college respondents -- $1,280. These figures more closely approximate the results of student surveys in California and Washington that were based on spring term responses (actual rather than estimated).

Substantial differences in housing are reported by students in the three segment populations. Almost half (48.9%) of community college students report living at home with parents or relatives while 28.6% report off-campus housing alone or with spouse and 10.4% report sharing apartments with one or more roommates. Only 3.2% of the community college sample report living in college housing (dorms, apartments, fraternities or sororities). Conversely, 68.6% of independent institution students reside in college housing (mandatory on many campuses) while 10.0% maintain their own apartment or house and 7.9% share housing with roommates. Only 9.4% of the independent sample live with parents or relatives

TABLE 12

HOUSING OF RESPONDENTS BY SEGMENT

FALL 1972

When at college, where do you normally live?	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
With parents	1567	11.9	510	8.1	3605	44.9
With relatives	160	1.2	80	1.3	319	4.0
College owned dorm	2872	21.8	3969	62.9	105	1.3
College owned apartment or house	501	3.8	208	3.3	120	1.5
Fraternity or Sorority	447	3.4	153	2.4	33	.4
Off campus, privately owned college residence hall	396	3.0	34	.5	114	1.4
Rented room with or without board	1011	7.7	200	3.2	598	7.4
Other off-campus housing alone or with spouse	3365	25.5	630	10.0	2245	28.0
Other off-campus housing with one or more roommates	2795	21.2	496	7.9	839	10.4
Other off-campus living accommodations provided by employer	70	.5	27	.4	52	.6

while attending school. The living arrangements in State System institutions are more evenly distributed with 30.0% living in college housing, 25.5% maintaining their own abode, 21.2% sharing housing with roommate(s). and 13.1% residing with parents or relatives. Fraternities and sororities do not seem to be a major source of housing. Only 3.4% of the State System sample and 2.4% of the independent sample reported living in the Grecian manner.

In general, women or lower division students are more likely than men or upper division students to live in college housing. Very few graduate students report dormitory housing and it is probable that many of those that do are dormitory resident advisors who receive free room and board as part of their pay.

TABLE 13

HIGH SCHOOL GRADE POINT AVERAGE OF SRS RESPONDENTS

FALL 1972

GPA	State System	Independent Colleges	Community Colleges
3.5+	31.7%	37.1%	14.5%
2.5 - 3.4	52.1%	48.9%	48.9%
1.5 - 2.4	15.2%	12.9%	33.7%
Below 1.5	0.8%	.8%	2.2%
Non-graded	0.2%	0.2%	0.7%

If we assume that students with high school grade point averages of 2.5 or above (a B minus or better average) are generally admissable to any institution in the State, then approximately 78.0% of the total SRS survey population made their institutional choice on some basis other than admissibility to the institution.

The small percentage of students who reported attending a basically non-graded high school would indicate that there is not a large trend towards non-graded schools in Oregon.

The mean college GPA for both public and private four-year institutions was 3.0% while community college students reported a 2.8 mean

TABLE 14

COLLEGE GRADE POINT AVERAGE OF SRS RESPONDENTS FALL 1972

	State System		Independent Colleges		Community Colleges	
	N	%	N	%	N	%
Mostly A's (3.5 +)	2381	17.7	1045	16.6	1005	11.6
Mostly B's (2.5 - 3.4)	7690	57.3	3134	49.8	3651	42.0
Mostly C's (1.5 - 2.4)	2030	15.1	873	13.9	2081	23.9
Mostly D's (Below 1.5)	28	.2	18	.3	64	.7
Mostly non-gr.	46	.3	19	.3	55	.6
No college grades yet	1242	9.3	1199	19.1	1843	21.2

grade point average. The correlation between high school and college academic achievement is a strong one.

In both four-year institution segments, approximately two-thirds of the students reporting mostly A grades in college also reported a high school GPA of 3.5 or better. A dramatic change in academic performance was reported by over 7.0% of the respondents who reported A grades in college but C or below performance in high school.

Analysis indicates that a large proportion of these students (probably over two-thirds) are returning veterans, a motivational and achievement record that was also demonstrated by previous generations of G.I. Bill recipients (see Chapter IX).

Community college students showed a less positive correlation between high school and college academic success. Approximately 44.0% of the community college respondents reporting collegiate averages of 3.5 or better had high school GPA's on the same range. Conversely, better than 21.0% of the respondents with A grades in college reported high school averages of C or below. There are three major reasons that undoubtedly contribute to the magnitude of the shift. The community college population contained the highest percentage of returning veterans and of other older students. Both of these groups who return to school have been highly motivated and success oriented, and they tend to achieve at their maximum ability level.

The third factor contributing to the shift is the aggregating of responses from students in vocational-technical programs and collegiate transfer programs. It is probable that a fair percentage of the respondents with high collegiate but low high school academic averages are vocational-technical students who were not interested in their high school academic programs but who are turned on by the vocational education and thus highly motivated to succeed in it. Motivation is one component of academic (and life) success that is not quantifiable, but the SRS data clearly reinforces its importance for success in educational endeavors.

Students were asked to indicate the highest degree they planned to obtain. Of the State System respondents, 45.1% are planning on a Bachelor's degree, 27.3% on a Master's, 19.8% on a Doctoral program, and 7.9% do not plan to obtain a Bachelor's or higher degree.

Parallel responses for the independent college students are Bachelor's, 30.1%; Master's, 27.1%; Doctorate, 21.7%; and less than Bachelor's or no degree, 11.5%

As the State System sample contains a higher percentage of graduate and upper division students than the independent sample, a separate analysis was performed on the responses of lower division students. The analysis does suggest that a higher percentage of the independent respondents plan on attending graduate school: 19.1% are planning on a Doctoral program, 24.1% on a Master's degree, and 45.2% on a Bachelor's. The responses from lower division State System respondents are: Doctor's, 12.8%; Master's, 21.5%; and Bachelor's, 52.4%. A similar pattern is evident among upper division students with 43.1% of the upper division State System respondents planning on Master's or Doctoral programs, versus 56.0% of the independent institution respondents.

The community college students reveal quite different degree aspirations, with 28.2% of the respondents planning on an associate's degree, 30.1% on a Bachelor's, 12.6% on a Master's, and 4.7% on a Doctorate. Almost one-fourth (24.4%) of the respondents indicate no degree aspirations.

Students were asked if they contributed to their own financial support. A majority of the respondents in the public institutions (58.8% in the State System and 54.5% in the community colleges) considered themselves primarily independent or had been declared legally independent by the campus financial aid offices, while only 35.5% of

TABLE 15

SELF-SUPPORTING STATUS OF RESPONDENTS BY SEGMENTS

FALL 1972

Do you (and spouse if applicable) contribute to your own support?	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
No	1393	10.4	1028	16.7	1340	16.1
Yes, but my parents provide most of my support	4157	30.9	2945	47.8	2460	29.5
Yes, I am primarily self-supporting	4932	36.7	1506	24.5	3297	39.5
Yes, and I am classified as a self-supporting student by the Financial Aid Office	2565	19.1	549	8.9	1140	13.7
Yes, but I have been denied self-supporting status by the Financial Aid Office	403	3.0	129	2.1	109	1.3

the independent institution students described themselves as primarily independent.

When the stringent Federal financial aid guidelines for student emancipation are applied to the survey population, there is a drop in the number of self-supporting students. In the State System sample, 27.5% of the respondents are legally independent according to the Federal guidelines as are 32.4% of the community college sample and 11.0% of the independent sample. Many of the students who fail to satisfy the Federal criteria but who perceive themselves as self-supporting are primarily self-supporting in that they are personally responsible for raising or earning the bulk of their financial resources. Many of these students could (and will) satisfy the Federal regulations in the future.

The legally self-supporting student at present comprises approximately 13.0% of the total student population in Oregon higher education. This percentage appears to be growing each year and is a cause for concern among officials and administrators responsible for student aid programs. If a financial inducement that would favor self-supporting were part of student aid programs, it is probable that an additional 25.0% of Oregon students could satisfy even the present stringent emancipation regulations within a year's time. Should that happen, the independent student would become the "average" student in Oregon public institutions of higher education.

TABLE 16

AID APPLICANT STATUS OF RESPONDENTS BY SEGMENT

FALL 1972

Did you apply for financial aid for 1972-73	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
No	7764	57.2	2658	41.5	6303	70.8
Yes, I applied for aid and it was granted	4588	33.8	3207	50.1	2150	24.1
Yes, I applied for aid but I was told that I was ineligible	734	5.4	372	5.8	254	2.9
Yes, I applied for aid, but I was told that no funds were available	493	3.6	158	2.5	197	2.2

Students were asked if they had applied for student aid for the 1973-73 academic year. The responses indicate that application for and receipt of student aid funds is primarily a function of college costs. As previsouly noted, independent institution students reported the highest family incomes. Yet, they also report the greatest frequency of student aid with 50.1% of the sample population receiving aid, with an additional 8.3% who had applied but were denied assistance either because they were ineligible (5.8%) or because funds were unavailable (2.5%).

It is important to remember that the question reported student perceptions of aid. Thus, students receiving benefits under such programs as the G.I. Bill or Social Security, or graduate students on assistantships, or student borrowing under state quaranty loan programs who did not perceive their assistance as aid (and large numbers do not, particularly under the benefit programs) would not be included in the affirmative response categories. It is probably that from one-half to two-thirds of all students in each segment are receiving some financial assistance towards their college expenses from a source external to themselves or their families.

Respondents were asked what effect financial aid had on the institution they attended. The majority of students in all segments reported that they did not need assistance to attend their college. However, the responses from students who received aid seem to indicate a major problem, but the interpretation of the data must be tempered by several observations. The aided population includes graduate

TABLE 17

EFFECT OF FINANCIAL AID ON COLLEGE CHOICE OF RESPONDENTS BY SEGMENT

FALL 1972

What effect did financial aid have on your selection of this college?	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
None, I did not need financial aid to attend this school	9517	64.3	3594	53.2	7487	72.6
None, I did not need financial aid to attend this school, but would have attended a more expensive school if aid had been available	849	5.7	128	1.9	538	5.2
I received financial aid but I would have attended this college without financial aid	2151	14.5	971	14.4	1194	11.6
I would not have attended this college without financial aid	2280	15.4	2061	30.5	1087	10.5

students (whose stipends traditionally are not related to financial need) and undergraduate students who received very small awards (e.g., $200 P.T.A. scholarships or small fraternal group awards, etc.). These students are not true aid recipients, and many of them could have attended college without help. In addition, students tend to be realistically optimistic. Many aid recipients would have attended college without assistance, but in order to do so would have been forced to assume work loads detrimental to their academic performance, or would have dropped to a part-time status and taken several years more to obtain their degree. These factors may well cut in half the numbers of aided students who indicated that they did not need the aid funds. The problem, however, is still a serious one. In a time when aid dollars are insufficient to assist all of the needy students, there is a definite obligation on the part of institutions and aid-granting agencies to assure that student aid dollars go only to those students who have a real and demonstrable need for assistance.

The effect of financial aid on the college choice of students not presently receiving assistance is apparently not that great. Only 5.7% of State System respondents reported that they would have attended a more expensive school had aid been available. A similar percentage (5.2%) of community college students gave the same answer as did 1.9% of independent institution students.

TABLE 18

VETERAN STATUS OF RESPONDENTS BY SEGMENT

FALL 1972

Are you a veteran of the U.S. Armed Forces?	State System N	State System %	Independent Colleges N	Independent Colleges %	Community Colleges N	Community Colleges %
Yes	2,018	15.1	411	6.5	1,985	22.7
No	11,309	84.9	5,903	93.5	6,778	77.3

Of the total responses to the question about veteran status, 15.5% identified themselves as veterans. Veterans are more likely to be in the community colleges (22.7% of the respondents), and least likely to be in the independent schools (6.5%). The respondents in the State System were 15.1% veterans.

Veterans receiving G.I. Bill benefits comprise 9.3% of the survey population. In community colleges, 11.7% receive G.I. benefits, in the independent schools, 3.9%, and in the State System, 10.1%. The large differences between respondents reporting veteran status and those receiving G.I. Bill benefits is attributable to the number of students who satisfied their service obligation through National Guard or reserve enlistments (and are not G.I. Bill eligible), or those students who have already used up their G.I. Bill eligibility.

TABLE 19

EFFECT OF COLLEGE COST ON INSTITUTIONAL CHOICE

FALL 1972

	State System	Independent Colleges	Community Colleges
None, I was able to pay the cost at all the schools I applied to	38.0%	50.0%	39.4%
Some, I had to eliminate more expensive schools from consideration	44.5%	40.5%	34.8%
Considerable, I chose one of the least expensive schools to which I was accepted	17.5%	9.4%	25.8%

Students were asked to respond to the effects of cost upon their choice of institution. As may be seen in the table above, cost is an important determinant of student choice, but it does not appear to be the overriding concern for most applicants. As might be expected, students attending private colleges pay the least attention to cost considerations while students at community colleges pay the most. Of course, this question is difficult to interpret because we have no clues as to what kind of school would be acceptable to each student. For example, 17.5% of State System respondents reported that they are attending a "least expensive school" while State System institutions are relatively expensive when compared to community colleges. One might draw the inference, therefore, that most students only consider cost after selecting a number of acceptable schools.

TABLE 20

MAIN REASONS FOR ATTENDING SCHOOLS

Main reason for attending school	State System		Independent Colleges		Community Colleges	
	N	%	N	%	N	%
To learn skills necessary for a job or career	7228	63.1	3028	54.1	5649	69.6
To increase your lifetime earning power	1294	11.3	464	8.3	948	11.7
To gain knowledge to be a good citizen	334	2.9	270	4.8	238	2.9
To be exposed to scientific and cultural achievements	550	4.8	348	6.2	243	3.0
To learn new recreational skills (for example, athletics)	50	.4	26	.5	77	.9
To acquire better self-understanding	645	5.6	656	11.7	261	3.2
Going to college is better than any other alternative open to me at the present time	748	6.5	313	5.6	304	3.7
I'm here because I don't know what else I want to do	169	1.5	120	2.1	118	1.5
Parental pressure	35	.3	27	.5	32	.4
Other (Specify)	401	3.5	350	6.2	241	3.0

Respondents were asked to select their main reason for attending school from a field of 10 answers. These responses may be grouped into three main categories here designated as "Practical", "Idealistic" and "Negative". Practical responses (to learn job or career skils or increase lifetime earnings) were given by 74.4% of the State System respondents and 62.4% and 81.3% of independent and community college respondents respectively.

Idealistic answers (become a better citizen, acquire self-understanding, be exposed to scientific and cultural achievements) were reported by the follow percentages of respondents: State System, 13.3%; independents, 22.7%; community colleges, 9.1%.

Basically negative answers (best option currently available, don't know what else to do, parental pressure) were given by 8.3% of the State System respondents, 8.2% of the independent respondents, and 5.6% of the community college respondents.

The responses would indicate that the overwhelming majority of the survey population are attending college for substantially positive reasons with the community college students being the most job oriented, and independent institution students responding more often in an idealistic manner.

Many other questions were on the questionnaire, but were not reported in this chapter. A list of these questions follows and the responses to them are presented in Appendix II.

What was your residency at time of admission?

What is the distance from your living quarters to campus?

How do you usually get to your college campus?

What is your class level in Fall, 1972?

What class load are you carrying?

Are you planning to return to this school in the Fall, 1973?

How were you admitted to this school?

Indicate amount of your (and your spouse's) present indebtedness under all long-term student loan programs.

If you would not have attended this college without the offer of financial aid or academic scholarship, where would you most likely have attended?

IV. THE COST OF GOING TO COLLEGE

Student Budgets

In spite of the cautions we have expressed concerning the probable understatement of living costs, the construction of average budgets for selected student subpopulations remains a valuable and enlightening exercise.

Tuition and fees charges in all institutions are established by the legally responsible body (legislature, trustees, etc.) and can be specifically computed for individual students. The average tuition costs computed for the SRS population are composites of undergraduate and graduate charges, out-of-state, out-of-district, and full time, part time fee differentials. Because the averages are artifical figures, they are not included in the maintenance budget analysis but are reported herein for information purposes only.

Mean Tuition and Fees

A.	State System Schools	$ 650
B.	Independent Colleges	1660
C.	Community Colleges	300

Student Maintenance Budgets

The student maintenance budget refers to the cost of going to college exclusive of tuition and fee charges. Specifically a maintenance budget includes the amount spent on books and course related material, on transportation from the family home to school and from the student occupied housing to class, as well as room and board costs and clothing, recreational and incidental expenses. The cost elements will be analyzed individually and total maintenance budgets will be constructed for the major student subpopulations.

Books and Supplies

The amount of money spent on books is primarily a function of the field of study undertaken by the student. The only major differential found for average costs of educational materials is between undergraduate and graduate students. Therefore, constants for these two categories of students will be employed in constructing the maintenance budgets.

TABLE 21

AVERAGE COSTS OF BOOKS & SUPPLIES

FALL 1972

	State System	Independent Colleges	Community Colleges
Undergraduate students	$150	$150	$130
Graduate students	210	220	N. A.

Transportation

The mean transportation costs computed for respondents in all three segments was $230. Transportation expenses were heaviest for those students who reported driving to a campus (ranging from $240 in the community colleges to $280 in the State System). The comparatively low figures reported would indicate that most students were estimating automobile operating costs only and were not including the car purchase in their responses.

It is somewhat surprising to find that the average expenses for students who use cars is the smallest among the community college students, for it is this group that is most likely to drive (better than 80% of the respondents) and lives the farthest distance from campus (a median distance of 7 miles compared to under 1 mile for four-year institution respondents).

It would appear as if the community college responses were understated. In addition, there is a major budget differential between graduate and undergraduate students that should be included in the construction of maintenance budgets.

TABLE 22

AVERAGE TRANSPORTATION COSTS

FALL 1972

	State System	Independent Colleges	Community Colleges
Undergraduate students	$210	$220	$230
Graduate students	310	300	N. A.
Men	250	250	250
Women	190	210	200

Room and Board

Students increasingly exercise personal choice in the type of housing they select while attending college. For most students, this choice has considerable economic impact as room and board costs are the largest component of the maintenance budget (usually much greater than tuition and fees in public institutions).

TABLE 23

AVERAGE ROOM AND BOARD COSTS BY TYPE OF HOUSING

FALL 1972

% of Respondents and Average Cost

	State System		Independent Colleges		Community Colleges	
Type of Housing	%	$	%	$	%	$
With parents or relatives	13.1	590	9.4	770	48.9	440
College housing (dorms, frats, etc.)	29	910	68.6	830	3.2	810
Off-campus alone or with spouse	25.5	1520	10.0	1550	28.0	1220
Off-campus with roommates	21.2	890	7.9	830	10.4	770

The community college student reports lower room and board costs in all categories of housing than do four-year institution students. This differential was also noted in the California and Washington SRS studies. Although no certain answers have been found to explain the difference, several factors no doubt contribute to the differential. First, the majority of the community college sample are first year students who filled out the questionnaire with no prior experience to assist them in estimating costs. The research team believes that the community college figures are more understated than those reported by four year students. As previously noted, the community college sample contains the highest percentage of low income students. It is also probable that these students are acclimated to living on a lower budget standard and thus "need" fewer dollars to maintain their expected living patterns. There are undoubtedly other reasons contributing to the budget differentials but one thing is clear. For whatever reasons, community college students in three western states traditionally report lower room and board (and lower cost in all budget categories) than do their senior institution counterparts.

College housing for undergraduate students (particularly lower division) is still mandatory for many private institution students. The average room and board costs reported for college housing in this segment still appears to be low. Included in the totals are the subsidized (or free) room and board figures for student advisors, nurses, etc. It would seem that this figure should have been substantially higher ($100-$150) or that some of the private institutions are subsidizing dormitory costs.

TABLE 24

AVERAGE ROOM & BOARD COSTS BY MARITAL STATUS

FALL 1972

Status	State System	Independent Colleges	Community Colleges
Single	$ 910	$ 830	$ 650
Married - no children	1470	1480	1130

The averages are composites of all living arrangements but do show a consistent marital status differential. Married students with children report additional room and board costs of about $300 per child which seems to be a very conservative estimate of the actual cost.

TABLE 25

AVERAGE ROOM & BOARD BY SEX AND CLASS LEVEL

FALL 1972

	State System	Independent Colleges	Community Colleges
Men	$1160	$ 960	$890
Women	960	830	750
Lower Division	910	860	820
Upper Division	1060	950	
Graduate	1570	1120	

Women are more likely to live in college housing than men and if they live off campus, tend to share apartments with roommates rather than live alone. Men students are also more likely to be married than are women students. These factors in combination account for the lower room and board averages reported by women. The same observations hold true for the class level comparisons. Graduate students (mostly male) are more likely to be married and/or to choose the most expensive type housing (off-campus, alone or with spouse). Relatively few graduate students live with their parents or in dorms. Upper division undergraduates are also more likely to be married and/or to live off campus than lower division students. Thus, there is a relationship between housing choice and class level that is reflected in the average room and board costs.

Clothing, Recreation and Incidental Expenses

This category includes the full range of other expenditures that students would incur including, besides those stated, health insurance, medical expenses, personal hygiene needs, child care if applicable, laundry, dry cleaning, etc. As previously noted, the computed averages seem to be a substantial understatement of probable expenses in this area. This is not surprising as this category lends itself least well to the simplified questionnaire format and is the most difficult of the budgets to project in September for the academic year. A more realistic projection would add from $100-$300 to the computed average expenses.

TABLE 26

AVERAGE CLOTHING, RECREATION AND INCIDENTAL EXPENSES

BY TYPE OF HOUSING

FALL 1972

	State System	Independent Colleges	Community Colleges
With parents	$220	$270	$220
College housing	200	230	210
Off-campus alone or with spouse	340	350	340
Off-campus - roommates	240	260	270

This is one of the few categories where community college students report expenses that equal or exceed those of four-year institution students. In general, the spread among the segments by housing choice is not great and does not seem to identify any major pattern differences.

TABLE 27

AVERAGE CLOTHING, RECREATION AND INCIDENTAL EXPENSES

BY SEX AND MARITAL STATUS

FALL 1972

	State System	Independent Colleges	Community Colleges
Men	$280	$270	$280
Women	230	230	230
Single	230	230	240
Married - no children	320	360	300

The differential between men and women follows the housing pattern and is also affected by the higher percentage of married males in the SRS populations. A Similar pattern exists for graduate students whose average expenditures of $370 and $360 at the independent institutions and State System schools respectively are substantially higher than the $240-$250 reported by undergraduate students. Again, the percentage of married students and the type of housing cause this difference. Married students with children report from $30-$60 higher incidental expenses per child in the family.

Total Student Maintenance Budget

By adding the average expenses for each of the categories, we can construct total maintenance budgets for each of the student subpopulations analyzed.

Average Student Maintenance Budget -- Total Sample Populations

State System Schools	$1710
Independent Colleges	1510
Community Colleges	1450

In reviewing the maintenance budgets, it is important to keep in mind the main factors that contribute to the budget differentials. Some applicable generalizations would be:

1) Married students spend more than single students;

2) Older students (single vs single, married vs married) spend more than younger students;

3) Living off campus is basically more expensive than living in a dorm (unless sharing costs with roommates);

4) Living with parents is the least expensive way to attend school;

5) There are more married men than married women in the sample populations.

If the generalizations are applied to the segment sample, we find that the State System has high percentages of married students, older students and students living off campus (all tending to increase budgets) while the independent institution students are primarily younger, single and living on campus (tending to decrease budgets).

The community college averages are the result of conflicting factors. The community college sample contains by far the largest percentage of students living at home (primarily young and single) but it also contains the highest percentage of married students maintaining their own residence. Comparatively few community college students have living patterns that would be in the middle expenditure categories.

With those observations in mind, we can analyze the budget pattern for selected student groups.

TABLE 28

AVERAGE STUDENT MAINTENANCE BUDGETS BY SEX

FALL 1972

	State System	Independent Colleges	Community Colleges
Men	$1840	$1630	$1550
Women	1530	1420	1310

Men are more likely to be married and/or to live off campus than women. These factors contribute to the budget differential. However, it would appear that when students in like housing or of identical marital status are compared, that women report somewhat lower budgets ($100-$150 total) than men.

TABLE 29

AVERAGE MAINTENANCE BUDGETS BY TYPE OF HOUSING

FALL 1972

	State System	Independent Colleges	Community Colleges
With parents	$1190	$1420	$1020
College housing	1490	1440	1380
Off-campus alone or with spouse with spouse	2240	2280	1920
Off-campus with roommates	1510	1470	1400

With the exception of the maintenance budgets for students living with their parents (which show the largest spread), the average costs for four-year institution students are very close (within $50).

The community college averages are consistently the lowest, falling from $60 to $320 below the nearest four-year segment average. Although geographic differences in living costs may have some influence it would still appear that when students of like circumstances are compared, the community college student has a lower living standard than his senior institution counterpart. A comparison of maintenance budgets by housing type within the segments indicates that there is no appreciable cost difference between college housing and sharing off-campus housing with roommates.

TABLE 30

AVERAGE MAINTENANCE BUDGET BY CLASS LEVEL

FALL 1972

	State System	Independent Colleges	Community Colleges
Lower Division	$1460	$1450	$1450
Upper Division	1700	1570	N. A.
Graduate	2450	2010	N. A.

The lower division averages for the independent and State System schools are close because they are composed basically of like individuals, younger single students living in college housing. At the upper division and graduate level, the higher percentage of married students and students living off campus in the State System accelerates the average budget differentials. The community college maintenance (all basically lower division) is identical to the independent student average but as mentioned previously, it is a result of combining low budget commuting students with high budget married off-campus students.

Besides the difference attributable to marital and housing status, it would also appear that consumption increases with age and class level. Single graduate students living off campus spend more than single undergraduates with similar housing patterns.

TABLE 31

AVERAGE BUDGET BY MARITAL STATUS

FALL 1972

	State System	Independent Colleges	Community Colleges
Single	$1520	$1440	$1250
Married - no children	2170	2220	1790
Maried - 1 child	2510	2460	2020
Married - 2 children	2900	2740	2260

V. PATTERNS IN PAYING FOR HIGHER EDUCATION

The survey population in all three educational segments mirror the diversity of the individuals currently enrolled in Oregon higher education. Differences in age, class level, marital status, ability, family economic and social backgrounds and present life styles all influence the resources available to individual students to meet educational expenses. This chapter will analyze the type and relative importance of various resources utilized by selected student subpopulations.

Procedural Note

The tables at the end of the chapter contain the data derived to support this section. Column 1, "recipients" on Table 41-A, lists the average dollars received from the resource categories by students who reported themselves as recipients of that resource. To get the average resource for the total population, the total resource dollars were divided by the survey population. Similarly, average resources for men were derived by dividing the resources reported by male recipients among all men. The same procedure was followed for each subpopulation. Obviously, within each subpopulation any individual student could demonstrate a completely different pattern of resources. However, average resources per individual in a subpopulation is an effective way to demonstrate the relative importance of different financial sources in the student financing of postsecondary education.

Definition of Terms

Aid from Parents (AFP). This is the actual dollar support students anticipate receiving from their parents during the 1972-73 academic year. It does not refer to the expected parental contribution (based on national economic norms) that financial aid officers use in computing an individual student's financial need. In general, actual parental support falls below the computed expected parental contribution.

Employment (Emp). The employment resource is a combination of the savings from summer 1972 employment available for 1972-73 academic year expenses and the expected term-time (September 1972 to June 1973) earnings of the respondents.

Grants (G). Grants refer to the total of all grants, scholarships or fellowship awards reported by respondents for the 1972-73 academic year.

Loans (L). The loans category is limited to long-term student educational loans and is not intended to include normal consumer bank loans.

Benefits (B). Benefits refer to a whole range of programs that assist students who satisfy some special government criteria. Benefits normally are external to the institution of higher education and follow the student wherever he attends school. The major benefit programs are the G.I. Bill and Social Security educational payments. Benefit programs are the largest single source of student assistance dollars in Oregon (external to the student and parent).

Savings (S). Savings refers to the personal savings reported by students as available for educational expenses. It is assumed that the

the bulk of the student savings has resulted from prior employment earnings.

Self-Help. Self-help is the sum of student earnings and obligations. It includes employment, loans, and personal savings.

Parental support is the largest single resource for independent institutions' students (36.1% of total resources) followed by employment (26.2%), grants (13.7%), loans (11.0%), personal savings (8.0%) and benefits (4.9%). A different pattern is evident among four-year institution students with employment (40.5% contributing the most followed by parents (21.4%), savings (11.2%), benefits (10.7%), loans (9.3%), and grants (7.0%). Community college students also rely primarily upon employment (51.6%) with benefits the next major resource (18.0%) followed by parental support (11.7%) and personal savings (10.2%). Grants and loans contribute the least to the community college average resources (4.7% and 3.9% respectively). If the self-help components are aggregated (employment, loans and personal savings) it becomes clear that students are providing the majority of the dollar resources for college. Self-help is 60.9% of the State System average resource total, 45.2% of the independent institutions total and 65.6% of the community college average. As noted in Chapter III, the employment figures appear understated. It is probable that true self-help is at least 5-10% higher than the respondents indicate.

The relative importance of the resources reflect institutional cost and student choice. Students in the more expensive private institutions receive more grant and loan assistance and more aid from their parents. The higher benefit averages in the public institutions reflect the institutional choice of benefit recipients. As benefit stipends do not normally change with institutional and fee charges, there is a strong incentive for benefit recipients to choose less expensive institutions.

TABLE 32

AVERAGE RESOURCES FOR SELECTED SUBPOPULATIONS

Average Resources for Men & Women by Segment

State System:	Men	Women
	AFP - $390	AFP - $550
	EMP - $1090	EMP - $560
	G - $160	G - $140
	B - $330	B - $100
	L - $220	L - $170
	S - $270	S - $190
	T - $2460	T - $1710
Independent Colleges:	**Men**	**Women**
	AFP - $870	AFP - $1030
	EMP - $900	EMP - $480
	G - $390	G - $340
	B - $180	B - $70
	L - $320	L - $260
	S - $230	S - $190
	T - $2890	T - $2370
Community Colleges:	**Men**	**Women**
	AFP - $140	AFP - $160
	EMP - $870	EMP - $380
	G - $60	G - $60
	B - $340	B - $90
	L - $40	L - $50
	S - $160	S - $100
	T - $1610	T - $840

TABLE 33

TOTAL RESOURCES BY CLASS LEVEL AND DEPENDENCY STATUS

Average Total Resources for Dependent Undergraduates

State System:	Aid from Parents	Empl	Grants	Loans	Benefits	Sav.	Total
Dep. at home	$390	$710	$ 90	$ 80	$ 70	$240	$1580
Dependent away	730	680	130	160	100	250	2050
Independent:							
Dep. at home	820	790	420	310	100	270	2710
Dependent away	1150	590	360	260	80	210	2650
Community Colleges:							
Dep. at home	200	480	60	30	80	160	1010
Dependent away	250	520	80	50	100	150	1150

The traditional pattern for the dependent student commuting to school from the family home (often an economic decision) has been for that student to receive less in parental support, to earn more (he/she is available for 12 months of employment), and to borrow less. With less financial need, the commuting student usually also receives less grant and scholarship assistance.

Only the State System respondents follow completely this traditional pattern and the difference in total resources between commuting and resident campus approximates that which many aid officers would view as the net cost differential between students living at home, and those who go away to school.

Although the dependent at home student in the independent institution is a small percentage of the survey population (7.8% vs 70.8% for dependent away students), the resource pattern does differ from the traditional norm considerably. The independent institution commuting student does receive less from parents and earn more than his dependent away classmate but he also borrows more and receives more grant and scholarship assistance. Thus, even though his costs are generally conceded to be lower, the dependent at home students report higher (by $60) total average resources than the dependent student attending college away from home.

The community college commuting student reports lower average earnings than his dependent away classmate (by $40) but fits the norm in all other categories. The differences are so small, however, that the total average resources differ by only $140 and the $1150 total for dependent away students is clearly not sufficient to maintain a student for nine months. The biggest understatement seems to be in employment which is only about 60% of the totals reported by Washington and California community college students.

Single Self-Supporting Undergraduates

Total average resources reported by self-supporting students are: State System - $2190; independents - $2510; and community colleges - $1550. The resource pattern for these students is very consistent across the segments. Parental support is virtually non-existent, ($10 in public institutions, $20 in independent institutions). Student earnings are the major resource with State System respondents averaging

$1080 (49.3% of total resources), independent respondents - $910 (36.3%) and community college respondents - $870 (56.1% of total resources).

Benefits are also a major source of support with State System respondents averaging $490, community college students $410, and independent institution respondents $360.

Grants and loans are very important to self-supporting students in the independent institutions with grants averaging $570 and loans $450. The combination of both totals only $130 for community college respondents (grants, $70) while State System students report $210 in loans and $160 in grants. Average personal savings range from a high of $240 in the State System to a low of $130 in the community colleges ($200 in the independents).

Employment (student and spouses) comprises better than 60% of the resources available to married students, with benefits the next major source of funds. Married students are least likely to receive grants and scholarship aid of any of the four undergraduate populations studied while their current borrowing is second only to the single self-supporting students. Married students are receiving aid from their parents but at a much diminished rate (20-35% of dependent student average contribution).

The community college resource totals again appear to be substantially under what it would take to reasonably maintain a married couple for nine months. The consistent understatement of student and spouses' earnings still appears to be the culprit.

TABLE 34

AVERAGE RESOURCES OF STUDENTS BY MARITAL STATUS

	Aid from Parents	Employment	Grants	Loans	Benefits	Savings	Aid from Spouse	Total
Single Graduates:								
State System	$490	$1190	$300	$380	$190	$310		$2860
Independent* Schools	570	660	220	340	90	220		2100
Married Graduates:								
State System	140	1270	330	420	320	200	$1120	3800
Independent Schools	230	1240	220	390	280	190	1050	3600
Married Undergraduates:								
State System	110	1010	110	190	490	180	820	3340
Independent Schools	340	1040	340	350	380	170	720	2910
Community Colleges	40	690	40	50	380	60	430	1690

*The average resources for single graduate students in independent institutions are listed for the sake of completeness. However, better than half of these respondents are single nursing students (actually undergraduates) whose educational costs and resource patterns differ greatly from those of actual graduate students. The research team does not believe that the averages listed accurately reflect the resources available to graduate students in independent institutions.

Married graduate students in the State System average $30 more in parental support ($140 vs $110) than married undergraduates but the opposite is true in the independent institution where parental contribution declines $110 at the graduate level ($230 vs $340).

Employment (student earnings and savings and spouse's contribution) is the major support source for married students comprising 68.1% ($2590) of total resources in State System schools and 68.8% ($2480) in independent institutions.

Graduate students in State System institutions have average grants (single, $300; married, $330) that are three times larger than those reported by undergraduates. However, independent institution graduate students report average grants that are only 50-55% of those reported by undergraduates.

A comparison of single graduate students with single undergraduates in State System institutions underscores the difference in living patterns. Graduate school tuition and fees (with no out-of-state differential) is only $100 higher than the average undergraduate tuition and fees (out-of-state and in-state tuitions combined). Yet total resources for single graduate students exceed the resources for single undergraduates by approximately $750 ($2860 vs $2100 approximate average) and married graduates report almost $900 more in resources than married undergraduates ($3800 vs $2860). Even with allowances for differences in housing choice and family sizes, it still appears that graduate students have substantially higher resources and higher standards of living than their undergraduate classmates.

Average Resources and Parental Economic Status

The student aid resources available to a student to meet college costs are directly influenced by the income of his parents and their contribution to his support.

The concluding section of this chapter analyzes resources for students with parental incomes under $6000 per year, over $18,000 per year and between $12,000 and $15,000 per year. Appendix V, Tables contain a similar analysis for family incomes $6000 to $9000, $9000 to $12,000 and $15,000 to $18,000.

TABLE 35

AID FROM PARENTS

Parental Income	Under $6,000	$12,000-$14,999	Over $18,000
State System	$160	$400	$770
Independent Colleges	280	740	1450
Community Colleges	80	170	210
Average CSS expectation	$00	$1330	$2720

The philosophy undergirding student aid programs assumes that parents will contribute towards college costs to the extent they are able and that families in similar financial circumstances will make similar financial sacrifices. As the table indicates, actual parental support does increase with family income, but within an income range, the amount of support seems more closely tied to institutional cost.

Student aid also assumes an economic approach that makes the parental contribution the first source of funds. That is, the amount of a student's need for aid is determined by subtracting from the college budget the expected parental contribution, and the student's present resources. In reality, the amount that parents contribute is determined by the amount of grant the student receives, the loans he can obtain, and his earnings over both the summer and school year. It appears that many parents tend to fill in the gap after all resources are ascertained (acting as aid officers in reverse). The aggregate of earnings, savings, borrowing and aid often reduces the amount that a student needs from his parents below the expected contribution level. Thus, it is not completely fair to say that parents are undercontributing, given their economic resources. Many parents are making a minimal effort (or no effort) to support their student off-spring but probably even more are giving the student what he needs, even though that contribution is below standard need analysis expectations.

The fall 1972 timing of the SRS has also influenced the reporting of parental support. Many parents will cover costs on a monthly or school quarter basis, and the total amount of parental assistance is often not spelled out in advance. When compared to the California and Washington responses, the parents of Oregon students seem to contribute much less; but there is no reason for such large differences so the study team is convinced that the parental support reported is an understatement of what students will receive.

TABLE 36

AID FROM PARENTS

FOUR-YEAR PUBLIC INSTITUTIONS

	Under $6,000	$12-14,999	Over $18,000
Oregon	$160	$400	$770
California*	210	480	830
Washington	220	620	1030

INDEPENDENT INSTITUTIONS

	Under $6,000	$12-14,999	Over $18,000
Oregon	$280	$740	$1450
California	340	970	1840
Washington	330	840	1610

COMMUNITY COLLEGES

	Under $6,000	$12-14,999	Over $18,000
Oregon	$ 80	$170	$210
California	130	190	310
Washington	200	430	900

*The California figures for four-year institutions are a combination of the University of California (tuition = $600) and the California State University and Colleges (tuition = $140-170).

All studies done on parental support have noted that within a given income interval, parental support rose as college costs increased. If that holds true for parents of Oregon students, then the real support that public four-year students will receive should be virtually identical to the support reported by Washington students in four-year public institutions.

The parents of students attending Oregon independent institutions should be contributing more than Washington independent parents and less than California, and the parents of Oregon community college students should be contributing more than California parents and less than Washington parents.

The probable degrees of underestimation of parental support for students with $18,000-plus family income are: State System, $200-250; independents, $250-300; and community colleges, $300-400.

Grants and Benefits

TABLE 37

TOTAL GRANTS AND BENEFITS BY FAMILY INCOME LEVEL

FALL 1972

	Under $6,000	$12-14,999	Over $18,000
State System	$570	$270	$210
Independent Colleges	760	450	200
Community Colleges	320	200	170

For both the community colleges and the State System institutions, benefits are a more important student resource than grants. At the lowest income interval, community college students average $230 in benefits and only $90 in grants, while the State System respondents receive $300 in benefits and $270 in grants. As income increases, benefits become an even larger part of the total sum; $140 out of $170 for the over $18,000 community college group, and $120 out of $210 for State System recipients. Conversely, grants are more than benefits for independent institution students, $560 out of $760 below $6,000 income, $350 out of $450 in the middle interval, and $140 out of $200 at the $18,000 plus income interval. The differences among the segments in total grant and benefits at the $18,000 family income level is negligible.

TABLE 38

SELF-HELP AND FAMILY INCOME LOANS

FALL 1972

	Under $6,000	$12-14,999	Over $18,000
State System	$230	$190	$120
Independent Colleges	380	300	130
Community Colleges	50	40	20

The importance of loans varies both with family income and institutional costs. Loans are a more likely resource for four-year institution students in the highest income interval than they are for a community college student with below $6,000 family income. The average loan amount reported by independent institution and State System students remains relatively constant across all income intervals (independent students borrow from $110 to $160 more in each interval), until the plus-$18,000 limit is reached. The borrowing differential is negligible at this level.

TABLE 39

EMPLOYMENT AND STUDENT SAVINGS

FALL 1972

	Under $6,000	$12-14,999	Over $18,000
State System	$880	$990	$960
Independent Colleges	790	900	730
Community Colleges	550	720	700

As has been continuously noted, employment earnings are seriously underestimated. In addition, while the earnings of married students who reported parental income are included in this section, their spouses' earnings are not. The community college averages are the most underestimated ($300-$400), followed by the independents ($200-$300) and the State System ($100-$300).

The total resources for the income intervals should be read with caution. They probably do reflect borrowing patterns but the dollar totals are low and the employment component unsure.

TABLE 40

TOTAL RESOURCES BY INCOME INTERVAL

FALL 1972

	0-$6,000	$12-14,999	Over $18,000
State System	$1840	$1850	$2060
Independent Colleges	2210	2390	2500
Community Colleges	1000	1130	1100

Given the previous comments on underestimating in parental support and earnings, it would appear that the average resources reported understate actual resources that students will use by $400-$700.

TABLE 41-A

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

COMMUNITY COLLEGES

FALL 1972

SUPPORT FROM	RECIPIENT	ALL STUDENTS	MALE	FEMALE
AID FROM PARENTS	$ 220	$ 150	$ 140	$160
PERSONAL SAVINGS	460	130	160	100
EMPLOYMENT	1300	660	870	380
GRANTS	610	60	60	60
LOANS	700	50	40	50
BENEFITS	1300	230	340	90
TOTAL AVERAGE RESOURCES		$1280	$1610	$840

TABLE 41-B

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

INDEPENDENT COLLEGES

FALL 1972

SUPPORT FROM	RECIPIENT	ALL STUDENTS	MALE	FEMALE
AID FROM PARENTS	$1080	$ 950	$ 870	$1030
PERSONAL SAVINGS	500	210	230	190
EMPLOYMENT	960	690	900	480
GRANTS	960	360	390	340
LOANS	1000	290	320	260
BENEFITS	1270	130	180	70
TOTAL AVERAGE RESOURCES		$2630	$2890	$2370

TABLE 41-C

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

OREGON STATE SYSTEM OF HIGHER EDUCATION

FALL 1972

SUPPORT FROM	RECIPIENT	ALL STUDENTS	MALE	FEMALE
PARENTS	$ 580	$ 460	$ 390	$ 550
PERSONAL SAVINGS	580	240	270	190
EMPLOYMENT	1290	870	1090	560
GRANTS	910	150	160	140
LOANS	950	200	220	170
BENEFITS	1440	230	330	100
TOTAL AVERAGE RESOURCES		$2150	$2460	$1710

TABLE 42-A

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

COMMUNITY COLLEGES

FALL 1972

SUPPORT FROM	UNDERGRADUATE DEPENDENT HOME	UNDERGRADUATE DEPENDENT AWAY	UNDERGRADUATE SELF SUPPORT	UNDERGRADUATE MARRIED
PARENTS	$ 200	$ 250	$ 10	$ 40
PERSONAL SAVINGS	160	150	130	60
EMPLOYMENT	480	520	870	690
GRANTS	60	80	70	40
LOANS	30	50	60	50
BENEFITS	80	100	410	380
TOTAL	$1010	$1150	$1550	$1690

TABLE 42-B

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

INDEPENDENT COLLEGES

FALL 1972

SUPPORT FROM	UNDERGRADUATE DEPENDENT HOME	UNDERGRADUATE DEPENDENT AWAY	UNDERGRADUATE SELF SUPPORT	UNDERGRADUATE MARRIED	GRADUATE SINGLE	GRADUATE MARRIED
PARENTS	$ 820	$1150	$ 20	$ 340	$ 570	$ 230
PERSONAL SAVINGS	270	210	200	170	220	190
EMPLOYMENT	790	590	910	1040	660	1240
GRANTS	420	360	570	340	220	220
LOANS	310	260	450	350	340	390
BENEFITS	100	80	360	380	90	280
TOTAL	$2710	$2650	$2510	$3339	$2100	$3596

TABLE 42-C

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

OREGON STATE SYSTEM OF HIGHER EDUCATION

FALL 1972

SUPPORT FROM	UNDERGRADUATE DEPENDENT HOME	UNDERGRADUATE DEPENDENT AWAY	UNDERGRADUATE SELF SUPPORT	UNDERGRADUATE MARRIED	GRADUATE SINGLE	GRADUATE MARRIED
PARENTS	$ 390	$ 730	$ 10	$ 110	$ 490	$ 140
PERSONAL SAVINGS	240	250	240	180	310	200
EMPLOYMENT	710	680	1080	1010	1190	1270
GRANTS	90	130	160	110	300	330
LOANS	80	160	210	190	380	420
BENEFITS	70	100	490	490	190	320
TOTAL	$1580	$2050	$2190	$2910	$2860	$3800

TABLE 43-A

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

COMMUNITY COLLEGES

FALL 1972

SUPPORT FROM	$6000 and Under	$6000-8999	$9000-11,999	$12,000-14,999	$15,000-17,999	$18,000 +
PARENTS	$ 80	$ 100	$ 120	$ 170	$ 170	$ 210
PERSONAL SAVINGS	70	110	140	140	130	140
EMPLOYMENT	480	470	580	580	530	560
GRANTS	90	60	50	50	40	30
LOANS	50	50	40	40	20	20
BENEFITS	230	240	180	150	130	140
TOTAL	$1000	$1030	$1110	$1130	$1020	$1100

TABLE 43-B

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

INDEPENDENT COLLEGES

FALL 1972

SUPPORT FROM	$6000 and Under	$6000 - 8999	$9,000-11,999	$12,000-14,999	$15,000-17,999	$18,000 +
PARENTS	$280	$370	$590	$740	$1000	$1450
PERSONAL SAVINGS	130	190	200	220	220	200
EMPLOYMENT	660	670	680	680	660	530
GRANTS	560	500	350	350	300	140
LOANS	380	360	300	300	270	130
BENEFITS	200	170	100	100	90	60
TOTAL	$2210	$2260	$2320	$2390	$2540	$2310

TABLE 43-C

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

OREGON STATE SYSTEM OF HIGHER EDUCATION

FALL 1972

SUPPORT FROM	6,000 AND UNDER	6,000 TO 8,999	9,000 TO 11,999	12,000 - 14,999	15,000-17,999	18,000 +
PARENTS	$ 160	$ 180	$ 280	$ 400	$ 500	$ 770
PERSONAL SAVINGS	160	190	230	230	240	230
EMPLOYMENT	720	770	860	760	730	730
GRANTS	270	170	130	100	90	90
LOANS	230	200	200	190	170	120
BENEFITS	300	260	200	170	130	120
TOTAL	$1840	$1770	$1900	$1850	$1860	$2060

VI. DISTRIBUTION OF STUDENT AID AND OTHER RESOURCES BY SEGMENT

The purpose of this chapter is to compare by segment the student aid and other resource dollars available in order to determine whether aid funds are equitably distributed among Oregon institutions.

A Note of Caution

It is all too easy to draw erroneous conclusions from comparative data. This is particularly true when the field of study is complex and comprised of dissimilar components. To avoid this danger, we have tried to include in the analysis those historical and legislative factors that have influenced the development of student aid programs.

Several general observations should also be kept in mind:

1) Most student aid programs are need based, i.e., a student must objectively prove the economic need for assistance to receive aid. However, need can be absolute or relative. Programs that lean toward absolute need direct funds to students from low income families. Relative need programs can and do offer assistance to middle income students attending higher cost institutions. Thus, relative need programs would tend to favor independent colleges while absolute need programs would be concentrated in the segment with the lower income population. In Oregon, the community colleges enroll the highest percentage of low income students with 32.8% of the SRS sample reporting

family incomes under $7500 as compared to 21.5% of the State System and 19.1% of the independent institution survey population.

2) The campus based federal student aid programs demand a yearly institutional application for federal funds and subsequent proof that the funds were, in fact, needed and expended correctly. The aggressiveness and ability of the institutional aid officer can effect the amount of federal aid received.

This application procedure is also a cumulative process. Institutions that have participated in federal aid programs since their inception have had the opportunity to build large federal aid programs. Newer institutions that have had expanding enrollments almost always suffer a lag between enrollment growth and aid program expansion. Many community colleges have faced the dual problems of growth and shorter participation times (in federal programs).

With these general cautions in mind, we can proceed to draw some conclusions.

If all institutions were alike, had the same costs and drew students proportionately from the same economic backgrounds, we would assume that aid dollars should be distributed by enrollment percentages. Even though the institutional segments are most certainly not identical, the student distribution does provide a valuable bench mark in evaluating the equity of resource distribution. The SRS population is comprised of 32,243 individuals of whom 14,962 (46.4%) attend State System schools while 6,952 students (21.6%) were enrolled in independent institutions and 10,329 students (32.0%) were in the community college sample. We will repeat these population percentages at the top of each table analysis to facilitate comparisons.

TABLE 44

DISTRIBUTION OF GRANTS AND SCHOLARSHIPS BY SEGMENT

FALL 1972

		OSSHE		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
Total SRS Sample		N	%	N	%	N	%
Segment Percentages		14,962	46.4	6,952	21.6	10,329	32.0
Educational Opportunity Grants	R*	564	44.9	433	34.5	258	20.6
	D**	$293,280	45.1	$251,140	38.6	$105,780	16.3
Other Federal Grants (Health Professions, Nursing & Law Enforcement)	R	304	49.7	162	26.5	146	23.9
	D	$226,240	45.2	$180,860	36.1	$ 93,950	18.8
State Scholarships and Need Grants	R	582	53.1	301	27.4	214	19.5
	D	$285,180	56.0	$132,440	26.0	$ 92,020	18.1
Institutional Grants, Scholarships, Fee Waivers	R	1,125	30.7	1,872	51.1	669	18.2
	D	$756,800	32.8	$1,355,130	58.7	$197,410	8.5
Other Grant, Scholarship Assistance	R	889	44.4	780	38.9	335	16.7
	D	$594,160	47.9	$485,700	39.2	$159,610	12.9
TOTAL GRANTS	R	2,520	40.5	2,630	42.3	1,074	17.3
RECIPIENTS UNDUPLICATED NUMBER	D	$2,155,660	41.3	$2,405,270	46.2	$648,770	12.5

*Number of Recipients
**Total Dollars

Educational Opportunity Grants (EOG's)

This federal grant program is targeted toward low income students. As noted, the community colleges have by far the largest low income student enrollment in Oregon. However, the community colleges have the lowest share of EOG dollars of any segment. They are receiving about one-half of what one would expect from the low income and total survey percentages. Conversely, the independent institutions (with the smallest low income enrollment) have 34.5% of the EOG awards; substantially higher than their enrollment percentage. It is interesting to compare the Oregon distribution to an identical analysis performed in Washington in the spring of 1972. In both states, public four-year institutions report EOG awards that are within 2% of the SRS population percentage. In Washington, the independent institutions had a slightly higher share of the EOG funds (about 5%) than their population percentage and the Washington community colleges were underrepresented by 6% in the EOG awards.

The 11.4% underpresentation of community college students in the EOG awards would indicate that Oregon community colleges have not been as successful as their Washington counterparts in obtaining their appropriate share of existing Educational Opportunity Grant funds.

Other Federal Grants

Health Professions, Nursing and Law Enforcement Grants are program directed. Funds go only to those institutions that offer the particular programs designated in the legislation. The amount of money received by students is also a product of program cost. The distribution displayed in Table 44 is a product of these two factors.

State Scholarships and Need Grants

Oregon has three basic state grant-scholarship programs for undergraduate students. The top stipend amount ($500) is the same for all programs. The distribution of students reflects student choice and the closeness of the dollar spread to the student distribution reflects the common stipend limit.

Institutional Grants, Scholarships, Fellowships, Fee Waivers

Independent institutions are more dependent upon student aid programs than are public institutions because of the higher tuition and fee levels in the independent sector. Because of this, private colleges and universities have aggressively sought donor money and have also often dedicated part of both current and endowment income to student aid. The distribution of institutional grant dollars reflects this fact. One out of every four independent institution students (26.9%) received institutional grant assistance while only 7.5% and 6.5% of the State System and community college samples respectively received institutional awards. The total institutional grant dollars are split as follows: independent institutions--58.7%; State System--32.8%; and community colleges--8.5%. For the SRS sample population these percentages translated into dollars per enrolled student show that independent institutions average $195 of institutional grant per student, followed by the State System ($50 per student) and the community colleges ($19 per student).

Institutional grant dollars provide the maximum flexibility in meeting student needs. It would appear that the community colleges have little of this desirous flexibility.

Other Grant and Scholarship Assistance

Included in this category are all of the scholarship and grant programs external to the institution and not specifically listed elsewhere. The national competitive scholarships such as national merit and ROTC scholarships would fall in this category as would small local PTA or fraternal association awards. Most aid in this category tends to be portable (follow the student); thus the distribution among the segments reflects student choice. In terms of the distribution of the outside dollars, the State System dollar percentage is very close to its population percentage (47.9% of dollars--46.4% of population) while the independent institutions have 39.2% of the dollars (21.6% of population) and the community colleges, 12.9% (versus 32.0% of the students). Even though the independent institutions are receiving substantially more outside money per enrolled student than the public institutions, the dollars received are more important to the public colleges. Outside awards represent 27.6% of all grant assistance received by State System students and 24.6% of all community college awards while they comprise 20.2% of independent institution funds.

Total Grants and Scholarships

The largest variable in the cost of going to college is the tuition and fees charged by the institution attended. Living costs do vary among institutional types but the differences may be attributed to the type of housing chosen by the majority of students (i.e., living with parents or a dorm or in an apartment).

At first glance, there appears to be a tremendous imbalance in the grant dollars distribution among the segments. However, if the grant dollars are related to average tuition and fee charges the following pattern emerges.

TABLE 45

GRANT DOLLARS PER STUDENT

FALL 1972

	State System	Independent Colleges	Community Colleges
Segment percentage of grant dollars	41.3%	46.2%	12.5%
Grant dollars per enrolled student	$144	$346	$ 63
Average tuition & fees	$650	$1,660	$305
Average grants as a % of tuition	22.2%	20.8%	20.6%
Net tuition charge (tuition minus grant)	$506	$1,314	$242

Given the total costs of attending college and the student and parent economic resources reported in the SRS, it is apparent that

Oregon institutions of postsecondary education in all three segments have insufficient grant dollars to meet the objectively demonstrable need of their students.

However the distribution pattern for existing grant dollars when related to institutional cost does not show major inequities, although, as given the higher percentages of low income students in the public sector (particularly the community colleges) one would hope to see a greater concentration of grant dollars at the point of highest need.

Benefits

Benefit programs include a wide range of state and federal government activities designed to assist classes of individuals who satisfy definite class or condition criteria. The criteria may be economic (welfare) or service (GI Bill) or a combination of physical limitations and economic need (rehabilitation). The two major benefit programs assisting Oregon students are the GI Bill and Social Security programs. These programs share a common orientation, i.e., once the condition has been met (service or the death of a parent) the stipend is fixed irrespective of the cost of the institution attended or the financial need of the recipient.

TABLE 46

DISTRIBUTION OF BENEFITS BY SEGMENT

FALL 1972

		OSSHE		INDEPENDENT COLLEGES		COMMUNITY COLLEGES	
Total SRS sample		N	%	N	%	N	%
Segment N's & %'s		14,962	46.4	6,952	21.6	10,329	32.0
GI Bill &	R	1,523	50.8	273	9.1	1,204	40.1
Veterans Benefits	D	$2,406,340	53.4	390,390	8.7	$1,709,680	37.9
Social Security	R	678	47.3	327	22.8	429	29.9
Benefits	D	535,670	47.3	274,680	24.3	321,750	28.4
Welfare, Rehabilitation, Other	R	629	45.6	239	17.3	511	37.1
Benefits	D	502,990	45.4	227,790	20.6	376,210	34.0
TOTAL	R	2,384	48.4	693	14.1	850	37.5
BENEFITS	D	$3,444,950	51.1	892,860	13.2	$2,407,640	35.7

G.I. Bill

The G.I. Bill is the single most important source of grant assistance for Oregon students. The distribution of veterans among the segments clearly favors the public institutions, particularly the community colleges while very few GI's are enrolling in independent institutions. There are two main factors influencing the distribution. First, and most important, G.I. Bill stipends vary with the veteran's marital status and number of dependent children, but not with institutional costs. With a fixed income, there is a strong tendency for individuals to choose the least expensive educational institutions.

The second factor is the effect of the veteran's prior academic experience on his college choice. As noted in Chapter IX, veterans in general report poorer academic records in high school than non-veterans (although veterans tend to do quite well in college). It is probable that their initial choice of an institution is affected by their confidence in their own academic ability. If they do tend to be unsure of how well they will succeed in college, this would make them unwilling to assume the higher cost burden of a private college.

Social Security Benefits

Social Security recipients receive stipends determined by family size and the Social Security benefit schedules. Again, the stipends are not affected by college cost. Most Social Security recipients report family income in the low to middle ranges (under $12,000).

The *a priori* assumption would be that these students would also tend to be cost conscious. However, the distribution of Social Security recipients and dollars by segment is very close to the survey population norms. Indeed, Social Security recipients are more evenly distributed among the segments than any other grant or benefit group analyzed. Apparently, the higher cost institutions are able to meet the additional financial need of Social Security recipients often enough to assure a proportionate enrollment of these students.

Welfare, Rehabilitation and Other Benefits

Programs in this category include those that can consider program costs (rehabilitation) and those that normally have fixed stipends (welfare). The recipient distribution reflects the latter emphasis as the lower cost community colleges are overrepresented in the recipient population. However, the program cost variable also has an impact as the independent institutions have a greater share of dollars than of recipients. Indeed, the dollar spread is very close to the population norms in all three segments.

Total Benefits

The distribution of benefit recipients and dollars favor the public institutions. Average benefits per enrolled student are: community colleges--$233; State System--$230; and independent institutions--$128. The G.I. Bill alone contributes $165 of the total average community college benefit and $160 of the average State System benefit but only $56 of the independent institution average.

For community college students, the G.I. Bill is a more important resource than all grants and other benefits combined ($131 combined average) and for State System students, the G.I. Bill average is greater than the total grant average ($160 vs $144).

As the present class of G.I. Bill eligibles completes their educations (and, hopefully barring future wars that would increase eligibles), there may be an enrollment drop that would be most apparent in the public sectors. Given the relatively low high school achievement record of many present veterans, it does not seem likely that large numbers of future students with the same academic records would attend college without the incentive of the substantial G.I. Bill stipends.

TABLE 47

DISTRIBUTION OF LOANS BY SEGMENT

Fall 1972

		OSSHE		INDEPENDENT COLLEGES		COMMUNITY COLLEGES	
Total SRS sample		N	%	N	%	N	%
Segment N's & %'s		14,962	46.4	6,952	21.6	10,329	32.0
Nat'l. Defense Student Loans	R	1,306	53.5	873	35.8	261	10.7
	D	$848,900	52.7	$619,830	38.5	$140,940	8.8
Health, Nursing Law Enfcmt Loans	R	588	61.6	244	25.6	122	12.8
	D	$600,200	66.0	$236,740	26.0	$73,280	8.1
State Guaranty or federally insured loans	R	1,082	51.5	813	38.7	207	9.8
	D	$1,027,900	51.9	$804,870	40.7	$146,970	7.4
Institutional loans (long-term only)	R	144	51.2	79	28.1	58	20.6
	D	$86,400	50.0	$60,830	35.2	$25,520	14.8
All other loans	R	468	52.9	234	26.5	182	20.6
	D	$341,640	54.0	$210,600	33.3	$80,080	12.7
Total Loans (Unduplicated borrowers)	R	3,120	53.9	1,994	34.4	679	11.7
	D	$2,905,040	54.8	$1,932,870	36.4	$466,790	8.8

The frequency of borrowing is related to several cost and student characteristic factors. Students at high cost institutions are more likely to borrow than those attending lower cost schools. Graduate students and self-supporting students are traditionally heavy borrowers while lower division dependent undergraduates are least likely to borrow.

The factors combined with loan availability influences the results displayed in the table.

National Defense Student Loans (NDSL)

This program, now also known as the National Direct Student Loan Program, is the oldest of the major federal student aid programs (1958). The amount a student can borrow is limited to demonstrated need, but the program is not by law targeted towards only low-income students.

Institutions request NDSL funds in the same way (and time) that they ask for EOG and College Work Study funds. So again, the length of time an institution has participated in the program and their competence in proving their case can affect the dollar distribution. The NDSL legislation also requires that institutions invest their own money (10% of each loan) and makes the institution responsible for loan collection. These last two requirements (particularly collection) have discouraged many community colleges from full participation in the program. (The length of time from making the loan to collecting it and the loss of contact between the community college and the borrower who has gone on to a senior institution complicates the collection process.)

The distribution reflects the participation efforts of the segment. State System institutions and independents are overrepresented in terms of dollars and borrowers while the community colleges report very small loan programs.

Health Professions, Nursing and Law Enforcement Loans

Most of the same application, contribution, and collection provisions listed for NDSL loans also apply to these special federal loan programs. In addition, eligibility for participation is limited to institutions offering the specific programs indentified in the legislation. The State System SRS population contains a high percentage of returns from medical, dental and nursing students. It is therefore logical that the State System percentages are as substantial as they are.

State Guaranty and Federally Insured Loans

Loans under these programs are made by participating lenders (usually banks or savings and loan associations) directly to students. The federal government guarantees the loan and subsidizes the interest for all qualified borrowers. (At the time of the survey, all students with adjusted family incomes below $15,000 qualified for subsidized loans.) Lenders can also make non-subsidized loans to students with higher incomes, but 95% of all loans made to date have been subsidized. The segmental distribution of guaranty loans reflects the perceived need for assistance on the part of the student and the willingness of the banks to lend. Independent institution students are most likely to seek loans followed by State System students. Apparently very few community college students are applying for guaranty loans although bank policies can have a detrimental effect on community college students. Banks that feel they are over-extended in guaranty loans normally cut back by eliminating some categories of students from consideration. Some banks will demand that the student's parents have a prime depositor relationship with the bank, while others will curtail loans to first-year students. As the community colleges enroll a majority of first-year students and have more low income students (presumably without bank deposits), the community college students are normally the first group to feel the effects of cutbacks. Fortunately this problem has not been as severe in Oregon as it is in Washington and California.

Institutional Loans

Normally, these are special endowment or gift funds that institutions lend to students. Loan availability and program criteria vary greatly among institutions. It would appear as if few Oregon institutions have substantial loan programs. Institutional loans represent only 3.1% of independent students borrowing, 3.6% of State System borrowing and 5.5% of community college borrowing (in dollars, $25,500 for the total community college sample).

All Other Loans

Loans listed in this category are dependent upon student perception of what constitutes an educational loan. It is probable that the responses include normal consumer credit bank loans, loans from parents or relatives, and special loans from foundations or associations such as the American Bar Association loans to law students. Although the State System and independent institutions have a greater share of these loans than their population norms, the loans are more important to community college students as they represent 17.2% of all community college loans but only 10.4% of independent institution loans and 11.8% of the State System loan total.

Total Loans

A quick comparison would seemingly indicate that independent institutions (and students) have a disproportionate share of loan dollars, that State System institutions also have more of loan dollars than their population percentage, and that community colleges have fewer dollars than they need. If we relate loans to comparative educational costs as represented by tuition differentials, we see a somewhat different picture.

TABLE 48
LOAN DOLLARS PER STUDENT

FALL 1972

	State System	Independent Colleges	Community Colleges
Percentage of loan dollars	54.8%	36.4%	8.8%
Average loan dollars per student	$194	$278	$45
Average loan as a % of tuition and fees	29.8%	16.7%	14.8%

By using tuition charges to approximate the need differentials among the three segments, we can see that State System students are able to pay a much greater percentage of the tuition costs with loan proceeds. Also, the apparent large loan gap between private college and community college students appears much lower in terms of percent of tuition paid by loan proceeds. If any balance exists in loan dollars it would seem to favor State System institutions with the community colleges having the least loan resources available for their students.

An Observation of Future Loan Availability

President Nixon's budget message underscores the desire of the administration to phase out the direct federal loan programs (NDSL, Health Professions and Nursing) and to make the guaranty (or federally insured) loan program the predominant source of student loan funds.

Campus based direct federal loans accounted for $2,519,890 (47.5%) of the total loan dollars ($5,304,700) reported by the SRS population. State guaranty loans (or federally insured student loans) totalled $1,979,740 or 37.3% of the total loan volume. If the phase-out occurs and if the student demand for loan dollars remains constant, the guaranty loan program will have to more than double if it were going to satisfy student demand.

Another change in the guaranty loan program (effective March 1, 1973) is the imposition of a need analysis for guaranty borrowers. This will mean that some students presently receiving guaranty loans will not qualify for subsidized loans in the revised programs. However, most of the borrowers under the direct federal student programs have already demonstrated their financial need to receive their present loans so if they were forced to seek guaranty loans, it would appear as if the great majority would qualify for subsidized loans in the same amount as their present direct loans.

It is at least somewhat questionable as to whether the private lending interests in Oregon could or would expand their guaranty loan participation at the rate that would be necessary if the direct federal loan programs were phased out.

Student Earnings (Estimated in September 1972)

The SRS questionnaire asked students to report that amount of their summer 1972 earnings that was available for school year expenses and to estimate their September 1972 to June 1973 earnings. Student responses were compared to their reported 1971 earnings and to term-time and summer earnings of California and Washington students surveyed in the spring of 1972.

It appears certain that Oregon students are underestimating their total earnings, therefore the dollars shown may be as much as 30% below actual student earnings in some categories.

TABLE 49

DISTRIBUTION OF STUDENT EMPLOYMENT & EARNINGS BY SEGMENT -- TERM-TIME AND SUMMER COMBINED*

FALL 1972

		OSSHE		INDEPENDENT COLLEGES		COMMUNITY COLLEGES	
Total SRS Population		N	%	N	%	N	%
Segment #'s and %'s		14,962	46.4	6,952	21.6	10,329	32.0
Federal college/ work study program**	R	1,402	41.3	1,117	32.7	889	26.0
	D	$1,075,460	46.3	$552,630	23.8	$695,580	29.9
Assistantships, teaching, and research ***	R	700-750	N/A	Under 250	N/A	Under 200	N/A
	D	$1,242,380	82.5	$128,400	8.5	$134,720	8.9
Non-work study - on campus employment ***	R	1700-1900	N/A	1200-1400	N/A	Under 300	N/A
	D	$1,035,140	57.5	$520,160	28.9	$244,360	13.6
Off campus employment - non-work study ***	R	7000-8500	N/A	3500-4000		3500-4500	
	D	$9,728,310	49.8	$3,711,300	19.0	$6,086,960	31.2
Total Employment (Unduplicated Number Employed)**	R	10,042	49.7	5,007	24.8	5,158	25.5
	D	$13,081,290	52.0	$4,912,490	19.5	$7,161,620	28.5

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*Actual unduplicated student counts are available for college work study and for total employment. In all other categories, students who worked both summer and term-time would be counted twice as would students who worked in jobs in two categories, therefore:

** -- precedes those categories where unduplicated students employed are available, and

*** -- precedes those categories where an estimate of employed students has been made, but for which no percentage breakdowns among the segments was attempted.

College Work Study Program (CWSP)

The College Work Study Program is the third of the major federal campus-based federal aid programs. The program is designed to provide work opportunity and earnings for college students demonstrating financial need. Priority in the assignment of work study jobs must be given low income students. Work study, like the direct federal loan programs, demands a dollar commitment from institutions. The college (or a non-profit agency cooperating with the college) pays 20% of the student's wages.

The distribution of work study dollars among the segments closely approaches the population norms. The table does identify an apparent difference in institutional philosophy. The independent institutions seem to spread the work study jobs to larger numbers of students and, by doing so, limit the average amount earned. The average earnings under work study based on the student estimates would be $782 in the community colleges, $762 in the State System, and $495 in the independent colleges.

Assistantships

Teaching and research assistantships are important sources of aid for graduate students, particularly those in doctoral level programs. The distribution reflects the fact that the State System sample contains the great majority of upper level graduate students.

On-Campus Employment--Non-Work Study

Both four-year segments are overrepresented in on-campus employment earnings while community college students account for only 13.6% of the on-campus employment dollars. There are several reasons for the difference.

One, on-campus jobs are more available in residential institutions than they are in primarily commuting schools. Dormitories, food service, and student unions are important job sources for residential students and fewer of these jobs would be available in community colleges.

Two, the legislation for the federal work study program demands that institutions participating in work study maintain the same level of institutionally-funded student jobs that they had at the time they started in the work study programs. Most of the four-year institutions would have had substantial pre-work study student employment. Note that the split between on-campus non-work study earnings and work study earnings is almost 50%-50% in the four-year segments. Conversely, most Oregon community colleges have had rapid and recent enrollment growth. They would not have had a substantial student employment program to maintain. The fact that work study earnings are two-and-a-half times larger than on-campus earnings (non-work study) indicates that many community colleges have successfully and legitimately built their student employment programs on federal funds.

Off-Campus Employment

Most students seeking summer or school year employment do not find it on campus. They instead compete for all types of employment in their home and campus communities. Off-campus earnings are by far the largest source of students' resource dollars. These earnings comprise 85.0% of total community college student earnings, 75.5% of independent institution student earnings, and 74.4% of the State System student earnings. Clearly, the community college students have less on-campus job opportunity and are more reliant on off-campus jobs than are students in four-year institutions.

TABLE 50

TOTAL EMPLOYMENT

FALL 1972

	State System	Independent Colleges	Community Colleges
% of survey population reporting working	67.1%	72.0%	49.9%
Average earnings per employed student	$1,300	$980	$1,390
Earnings per student (total earnings divided by total survey population)	$870	$710	$690

Based on the responses to a question on 1971 earnings, better than 75% of each segment population have or will have employment earnings during the period June 1972 to June 1973. The apparent reluctance of students to estimate future earnings has depressed the over-all averages reported in the table. The per student average (although still underestimated), is probably more accurate for the four-year institutions than it is for the community colleges where the number of students reporting earnings is most understated.

As SRS results are available for Washington and California, we can compare the distribution of dollars among the segments in these states to Oregon and make notes of any differences.

Two Procedural Notes:

1) California has two public four-year segments, the University of California and the California State University and colleges. The California figures for public four-year institutions are artificial; they were derived by combining the two segment totals (and weighting the state colleges two to one over the University of California to reflect relative enrollments).

2) The per student averages in this chapter were derived by adding together the separate program responses. In Chapter V on average resources, we worked from total grants, total loans, etc. The differences noted (a maximum of $30) are attributable to the effect of the different procedures in rounding. To provide comparable data, the Chapter V averages will be used in the three-state comparison.

AVERAGE FINANCIAL AID RESOURCES
A THREE STATE COMPARISON

TABLE 51-A

PUBLIC FOUR-YEAR INSTITUTIONS

FALL 1972

	Oregon	Washington	California*
Average amount per student			
Grants	$150	$160	$160
Benefits	230	230	200
Loans	200	210	180
Earnings	870	1,300	990
Average tuition and fees	650	640	330*

TABLE 51-B

INDEPENDENT COLLEGES AND UNIVERSITIES

FALL 1972

	Oregon	Washington	California
Average amount per student			
Grants	$360	$270	$550
Benefits	130	200	120
Loans	290	260	330
Earnings	690	1,170	980
Average tuition and fees	1,660	1,370	2,020

TABLE 51-C

COMMUNITY COLLEGES

FALL 1972

	Oregon	Washington	California
Average amount per student			
Grants	$ 60	$100	$ 40
Benefits	230	320	190
Loans	50	100	50
Earnings	660	1,110	830
Average tuition and fees	305	450	50

Some General Observations

Earnings. Washington students completed SRS questionnaires in March of 1972, California students in January 1972 and Oregon students in September 1972. The further through the school year the survey was conducted, the higher the earnings reported. Although Oregon students may not earn as much as their Washington counterparts, the three-state comparison clearly supports the research team's belief that average earnings were understated in Oregon by $250 to $350. In all three states, public four-year students report somewhat higher earnings than students in the other two segments. The larger percentages of graduate students (with higher earnings) undoubtedly influences the earnings differentials.

Grants. Grant availability is tied to tuition charges, particularly in the independent institutions. Average grants, expressed as a percent of tuition are: California, $550, 27.2% of tuition; Oregon, $360, 21.6% and Washington, $270, 19.7%. It would appear that grant dollars are made available at a rate greater than the increase in average tuition in the independent sector.

The same structure basically holds true in the community colleges. Washington, with the highest tuition charge, reports average grants of $100, followed by Oregon ($60) and California ($40). As California community colleges charge no tuition, the average grant reported basically covers incidental fee charges. When the Washington "higher grants" and the California "no tuition" are considered, it appears as if Oregon community college students have less grant assistance provided them than community college students in the other two states.

The same statement holds true for the four-year segments. Washington students report slightly higher grants than Oregon students; and California students, when the lower tuition levels are considered, receive significantly more grant dollars than Oregon and Washington students. The California average grant approaches 50% of tuition compared to approximately 25% in Washington and Oregon.

Loans. Average loans are also related to tuition charges. In the independent institutions they follow the same order as grants (California, Oregon, Washington). Similarly, the Washington community college student borrows significantly more than his California or Oregon counterparts.

Benefits. Average benefits, both among states and segments within states, are most directly affected by the number of G.I. Bill recipients in the sample population. Higher tuitions also affect the dollar averages as a number of the benefit programs can pay variable stipends depending upon program costs.

Some Tentative Conclusions

If we limit our comparisons to those aid programs that are at present most amenable to institutional and state actions (grants and loans), several apparent interstate differences emerge.

TABLE 52

AVERAGE GRANTS AND LOANS EXPRESSED AS A PERCENTAGE OF TUITION & FEES

FALL 1972

	Oregon	Washington	California
Public four-yr. institutions	53.8%	57.8%	103%
Independent colleges	39.1%	38.6%	43.5%
Community colleges	36.0%	44.4%	180%

The three states comparisons would indicate that Oregon public sector students receive less financial assistance than their Washington and California counterparts, while Oregon independent institution students fare slightly better than the Washington students but fall significantly below the California independent institution student aid levels.

VII. AID APPLICANT AND STUDENT ASSISTANCE PROFILES

INTRODUCTION

This chapter contains detailed student aid and student resource profiles for the three institutional segments: The State System of Higher Education, the independent colleges and universities, and the community colleges.

This emphasis in the presentation of the profiles is on the relationship of aid programs to students within a given segment in order to identify the relative importance of specific aid programs within each segment and to analyze some of the characteristics of student aid recipients.

Because student aid resources will vary with institutional program offerings, costs, endowments, and a variety of other factors, no attempt has been made to draw intersegmental student aid comparisons. Such an analysis could be performed, but it would entail the collection of additional external data and is beyond the scope of the present report.

Definition of Terms

Student Financial Aid. Traditionally, student aid includes all programs of scholarships, grants, loans, and employment opportunities that are awarded by institutions of higher education, governmental agencies, or private donors to students who must objectively demonstrate their need for aid in order to pursue their educational goals. Although some loans and employment contain some elements of subsidy, they are more accurately characterized as self-help. They are not income transfers as are scholarships and grants.

A variety of other programs including most graduate assistantships, some scholarships and benefits programs such as the G.I. Bill and Social Security also provide large dollar amounts that assist students in meeting educational costs. Although these programs can and often do assist needy students, they do not have as part of their eligibility criteria the objective demonstration of financial need.

Financial Need. Financial need is the difference between the yearly cost of attending a specific college and the personal and parental resources available to a student to meet those costs. Normally, it is computed by establishing a cost of attendance budget (tuition and fees, books, transportation, room and board, clothing, recreation, and incidental expenses) and subtracting from that budget a contribution from parents (for dependent students), a part of the student's own savings and summer earnings, and any other resources the student may bring with him such as GI Bill benefits. If the student's total resources are less than the budget costs, he is determined to have financial need.

Parental Contribution. The Federal Government has approved four basic methods for computing the expected parental contributions. All four methods consider parental income, assets and family size and in accordance with established economic rationale derive a standard normal parental contribution. Students who are legally dependent on their parents must submit a documentation of family financial resources as part of the aid application process.

Most Oregon colleges and student aid agencies utilize the forms and standards of the College Scholarship Service in assessing family and student ability to meet college costs.

Parental Support. The SRS questionnaire asked students for the actual amount of parental support they received. It is this student-reported actual contribution that is used in this study. In the majority of cases, the actual support received by students is substantially below the expected CSS parental contribution.

Gift Aid and Self-Help. Gift aid refers to scholarships and grant programs that make outright gifts of dollars to students to meet their educational costs with no requirements that the student repay the donor. Self-help refers to loan and job programs that provide job opportunities on long term educational loans to students who demonstrate financial need. Although some element of "gift" is often part of loan programs (e.g., subsidized interest payments), the student bears the responsibility of repaying the loan or earning the money from his job. Students who borrow under regular consumer loan terms or who find part-time jobs on their own are helping themselves also, but the term "self-help" is normally limited to those programs administered by college aid officers or other organizations that contain a means test (establishing financial need) as part of their eligibility criteria.

Packaging. Most students with a substantial need for financial assistance usually do not receive all the aid they need from one program or all of one type of aid. The preferred professional practice is for the aid officer to meet the student's need by a combination of grant aid and self-help, i.e., loans and/or jobs. This practice is known as packaging aid.

Self-Supporting Students. Colleges and financial aid agencies are often forced to decide whether a student is legally emancipated from his parents and, therefore, need not have an expected parental contribution included in establishing his need for aid. Many agencies have set their own criteria for establishing a student self-supporting or independent status. The SRS report used the guidelines established by the U.S. Office of Education for the federal student aid programs in analyzing student independence.

The federal guidelines define a self-supporting student as one who: (1) has not been claimed as a tax dependent in the two years prior to his application for aid; (2) does not live with his parents; and (3) receives under $200 annually in support from his parents.

Financial Aid Programs. As noted, financial aid includes programs offering grants, scholarships, loans, and jobs. Eligibility criteria, dollar award limits, and application processes differ considerably among programs. Large institutions may administer several hundred distinct aid programs with differing sources of funds (federal and state governments, institutional funds, and private donor funds) and quite varied regulations and guidelines. For the major aid programs, the text will define eligibility criteria and point out those areas where program regulations have influenced results.

OREGON STATE SYSTEM OF HIGHER EDUCATION

As previously noted, 5,814 students (42% of those responding to the question) indicated that they had applied for financial assistance for the 1972-73 school year. The great majority of those who applied (78.9%) received aid, while 8.5% of the applicants were denied aid because funds were not available to assist them, and 12.6% were deemed to be ineligible[1] for aid.

Who Applies for Aid

As most student aid programs have as part of their eligibility criteria the objective demonstration of need for assistance, one would expect to find a high percentage of low parental income students in the aided population. The mean incomes in the table indicate that there is a positive correlation between lower incomes and aid applicant status, but the relationship is not as direct as might be expected.

TABLE 53

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS, FALL 1972

	Non-Aid Applicant	Applicant Aid Granted	Ineligible Applicant	Applicant No Funds
Mean Family Income	$15,450	$11,060	$14,230	$12,300
Mean Parental Support	740	310	650	500
Support as a Percent of Income	4.8%	2.8%	4.6%	4.1%

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[1] The most common reason for declaring a student ineligible for aid is the student's inability to objectively demonstrate financial need. However, individual program regulations may also make a needy student ineligible if he is not a citizen or permanent resident of the U.S. or is not in good academic standing and making normal progress towards a degree or if he is not a full-time student.

Students from families with incomes of $6,000 or less comprise 14.3% of the State System survey population, but are 21.8% of the aid granted group and 10.1% of the group that did not apply for aid. A majority (52%) of students with family income below this level receive student aid.

Students with parental incomes of between $6,000 and $12,000 are somewhat overrepresented in the aid granted group and underrepresented in the non-aid applicant category. At $12,000 family income, the pattern starts to change, and at $15,000 or more, respondents comprise 35.4% of the sample population, 21.1% of the aid granted group, and 43.7% of the students who did not seek financial aid. For the State System survey population, almost two-thirds (64%) of the aided students come from families with incomes under $12,000, while 36% of the aided students come from families with incomes over that figure.

TABLE 54

FAMILY INCOME AND PARENTAL SUPPORT BY ETHNIC BACKGROUND

	American Indian	Black	Caucasian	Chicano	Oriental
Mean Parental Income	$7,870	$10,130	$14,030	$10,490	$13,270
Percent with Family Income Under $6,000	43.0%	31.1%	13.1%	28.7%	14.4%
Mean Parental Support	$ 250	$ 540	$ 580	$ 420	$ 960
Support as a Percent of Income	3.2%	5.3%	4.1%	4.0%	7.2%

Given the lower family incomes of most minority students, one would expect that a higher percentage of them would be aid recipients and such is the case with 56.3% of the American Indians reporting themselves as applicant aid granted, 64.8% of black students so reporting, 48.9% of Chicanos, and 37.5% of students from Oriental background families. Of the Caucasian respondents, 32.8% of the respondents were granted aid. (However, the number of Caucasian recipients represents 87.2% of the total aid granted population.)

An analysis of aid granted applicants by sex and by class level shows a generally even pattern. The proportionate representation of men and women in the aid granted population is within 0.5% of the representations in the total sample population.

The percentage of aid granted lower division students also falls within 0.5% of the sample representation. However, upper division students are underrepresented in the aid granted group by over 3% and graduate students are overrepresented a like percentage.

A similar analysis of the applicant aid granted population by dependency status (self-supporting or legally dependent on parents) and marital status shows that all student subpopulations analyzed are generally proportionately (within 2%) represented in the aided group. There do not appear to be any systematic operating biases in the overall State System campus aid operation.

Up to now, this section has concerned itself with the characteristics of students who described themselves as applicants for student aid through their institution. There is a wide variety of aid programs and other assistance programs to help students that originate outside the campus. Student perceptions on what constitutes student aid also vary widely. In order to evaluate the relative importance of student assistance and self-help dollars, it is necessary to analyze the individual programs of scholarships and grants, benefits, loans, and student employment.

TABLE 55

GRANTS AND SCHOLARSHIPS SUMMARY
FALL 1972

Types of Assistance Received	No. of Grants	Average Award
Non-resident tuition waivers	583*	$ 480
State scholarship or state need grants	582	490
Federal health professions and nursing scholarships	160	1,000
Educational Opportunity Grants	564	520
Law Enforcement Educational Grants	144	460
Institutional grants and scholarships	542	880
Bureau of Indian Affairs Grants	120	850
Other scholarships	769	640
Total and Average	3,464	$ 910
Total Recipients	2,520	

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*Note caution expressed supra on tuition waivers.

In all, a total of 3,464 grants and scholarships were reported by 2,520 respondents representing 16.8% of the State System survey population. A word of explanation on some of the individual grants and scholarships programs is in order.

Non-Resident Tuition Waiver

Of the 583 respondents who indicated receiving tuition waivers, 245 students reported themselves as graduate students. As there is no out-of-state tuition differential at the graduate level, out-of-state graduate students are generally not eligible for fee waivers. However, graduate, research and teaching assistants have the normal graduate schools' fees remitted as part of their stipend. It would appear that the $560 average fee remission reported by the 245 graduate students generally should be considered as part of the graduate assistant program.

Educational Opportunity Grants (EOG)

These federal grants are targeted towards disadvantaged undergraduate students with family incomes below $6,000. Given the lower family incomes of minority students, one would expect a heavy representation of these individuals in the EOG recipient population. The percentage of minority students in the EOG population is two to three times higher than their percentage representation in the sample population.

It is quite evident, however, that EOG funds are insufficient to meet the needs of eligible students. Of those students with family incomes under $6,000, less than one out of every three received Educational Opportunity Grants.

The shortage is exacerbated by what appears to be poor selection of EOG recipients. Of the 564 students reporting EOG's, 526 (93.3%) provided family income information. Of these, only 235 (44.7%) reported family incomes under $6,000 while 130 students (24.7%) reported family incomes of over $9,000 per year (with 47 of these reporting parental incomes over $18,000), incomes in excess of the federal guidelines for EOG recipients.

Institutional Grants, Scholarships, and Fellowships

This category includes all grants of institutional moneys or institutionally controlled moneys not separately catalogued on the questionnaire. The $880 average award is somewhat misleading as it is inflated greatly by the $1,630 average award reported by 164 graduate students (over 30% of the total recipients; twice their representation in the survey population). Institutional grants to undergraduates average approximately $560.

Also, it is interesting to note the family income breakdown of institutional grant recipients. The largest group (109 students with an average award of $950) is from families with under $6,000 incomes. The highest average award ($1,030) is reported by the second largest group (93 students) with family incomes over $18,000 per year. It is probable that the majority of recipients in this high income group are graduate students.

Academic achievement also seems to be an important factor in whether or not a student receives an institutional grant. Students with grade point averages of 3.5 or better comprise 35.4% of the grant recipient population (but under 20% of the survey population). Again, the results may be influenced by the overrepresentation of graduate students and the traditionally higher grading patterns of graduate schools.

Other Scholarships and Grants

This category includes awards from all sources not separately listed on the questionnaire. Undergraduates receive the great majority (89%) of these awards, but the mean amount reported by recipients increases with class level with lower division students averaging $550, upper division, $630, and graduates, $1,170.

Total Grants and Scholarships

In total, 2,520 students report receiving grants and scholarships worth approximately $2,295,500 with an average award of $910.

Minority students (4.6% of the survey population) comprise 7.2% of the recipient group, and the average grants are inversely related to the family incomes of the minority groups, with American Indians reporting the highest average grant ($1,580), followed by Chicanos ($1,310), Blacks ($1,120), Orientals ($1,030), and Caucasians ($880).

Graduate students (14.8% of the survey population) are overrepresented (20.4%) in the grant-scholarship population and also report the highest average awards ($1,390). Better than 25% of the full-time graduate students report receiving scholarships and grants, while only 16% of the undergraduates are grant recipients. Lower division students are slightly overrepresented in the recipient group (46.2% versus 44.7% of the survey population) while upper division students are underrepresented by 7.5% (33% of recipients and 40.5% of the survey). The mean awards for undergraduates are very close, with lower division students averaging $790 and upper Division students, $780.

The representation of males and females in the grant recipient population is within one percent of their survey representation, but men report substantially higher awards -- $1,000, than women -- $800. Most of the difference is attributable to the higher male representation in the graduate recipient population.

In general, grant and scholarship recipients tend to have higher grades than those reported by the full survey population, with 29.4% of the recipients reporting mostly "A" grades as opposed to 19.6% of the survey population, while "B" and "C: average students are about equally underrepresented (3-5%) in the recipient population.

As the majority of the grant and scholarship programs are need-based, one would expect to see larger percentages of low-income students in the recipient population. Family incomes under $9,000 per year are reported by 45.1% of the recipients (students with family income at this level are 30.1% of the survey population). Conversely, 463 recipients (20.2%) report family incomes in excess of $15,000 per year (35.4% of the survey population). The average award reported by the $15,000 plus family income recipient is $1,070, substantially higher than the average grant of $940 reported by recipients with under $9,000 family incomes. A good part of the differential is attributable to higher stipend graduate awards to students with family incomes over $15,000. Many graduate awards are not based on financial need and, indeed, it is unlikely that many of the 463 grant recipients in the $15,000 plus family income bracket could objectively demonstrate need for their awards.

The concept of packaging was discussed in the introduction to this chapter. Grant and scholarship assistance account for under 50% of the total financial aid received by 48.7% of the grant recipients. However, 38.9% of the recipients report only grant aid and have not had loans or employment packaged with their grant assistance. Single dependent undergraduates living with their parents appear to be most likely to receive grants without loan or employment components. As these students also report the highest percentage of small grants and have the lowest average award ($570), it would appear that the majority of the non-packaged grants are for fairly modest amounts.

TABLE 56

SUMMARY OF FEDERAL AND STATE BENEFIT PROGRAMS

FALL 1972

Program	No. of Recipients	Average Award Received
G. I. Bill	1,523	$1,580
Social Security	678	790
Welfare	128	740
State Vocational Rehabilitation	147	610
Other	354	900

G.I. Bill

By far the largest and more important of the benefit programs, student recipients of veteran's benefits comprise better than 10%

of the survey population and the $2,406,340 in benefits reported represented the largest single source of money utilized by students in meeting their higher education costs. As the G.I. Bill recipients are covered in detail in Chapter IX, no attempt will be made to analyze their characteristics at this time.

Social Security Payments

Student offspring of deceased or disabled parents can continue to receive Social Security payments until age 22 as long as they remain full-time students. Given the age 22 limitation, it is not surprising that 95 percent of the Social Security recipients are undergraduates.

Social Security benefits are a matter of legal right and do not depend upon demonstrated need for funds, yet 53.2% of Social Security recipients report family income under $9,000, while only 20.7% have family incomes over $15,000.

Welfare

Less than one percent (134 students) of the students in the survey report receiving welfare payments. Of this group, 114 respondents also provided information on parental income. One sign of the times is that one out of every four welfare recipients (28 students) reported parental income in excess of $18,000 per year.

Total Benefits

In total, 2,384 students (11.0%) of the survey population reported receiving benefits of some type with about 400 of these recipients receiving benefits under two or more programs. The G.I. Bill and related veteran's programs account for 63.9% of the total benefit recipients and an ever greater percentage (70.2%) of total benefit dollars.

The disproportionate impact of the G.I. Bill recipients makes an analysis of the total benefit population extremely difficult. As noted, G.I. Bill recipients are male (over 90%), married and/or self-supporting and living in their own apartments or homes. When an allowance is made for the veteran recipients, it would appear that women are slightly more likely to receive assistance under the other benefit programs than are men, and appear to be receiving about the same average benefits. Women are more likely to receive benefits under two or more programs than are men as their overall benefit average of $1,100 would indicate, while the male recipients total average benefits for male recipients ($1,540) is $40 less than the average G.I. Bill stipend.

Benefit recipients tend to come from lower income families than do students in the general survey population. Family incomes under $12,000 are reported by 47.9% of the survey respondents but 64.0% of benefit recipients report family income below the $12,000 level. The largest percentage of benefit recipients (23.7%) fall into the under $6,000 income category (versus 14.3% of the survey population), while family incomes in excess of $18,000 per year are reported by 14.6% of benefit recipients (versus 25.1% of the survey population).

Even though many major benefit programs (e.g., G.I. Bill and Social Security) operate independently of family income or wealth, most of the benefit dollars seem to be going to students with financial need, although it is interesting to note that the higest average benefit total ($1,530) is reported by the over $18,000 family income group, while the smallest average benefit ($1,320) goes to the under $6,000 family income group.

Total benefit dollars in the amount of $3,426,280.00 were reported by State System recipients for the 1972-73 school year.

TABLE 57

LONG TERM EDUCATIONAL LOANS SUMMARY

FALL 1972

Program	No. of Loans	Average Amt. Borrowed
National Defense Student Loans	1,306	$ 650
Nursing and Health Professions Loans	440	1,170
Law Enforcement Education Program Loans	144	590
State Guaranty Loans (including federally insured student loans)	1,082	950
Institutional Loans	144	600
Other Outside Loans	468	730
Total and Average	3,584	950
Total Borrowers	3,120	

National Defense Student Loans (NDSL)

National Defense Student Loans are need-based loans available to both graduates and undergraduates. It would appear that the NDSL loans are being targeted towards undergraduates as better than 93% of the recipients report undergraduate status. Those graduate students who receive NDSL loans report higher average loans ($790) than the approximate $630 average loan reported by undergraduates. National Defense Loans are apparently being directed to the neediest students, as 72.8% of the recipients report family incomes under $12,000 (as opposed to 47.9% of the survey population), while only 14.5% of the recipients have family incomes over $15,000 (35.4% of the survey population).

Guaranty Loans Program (GLP)

The Guaranty Loan profile is exactly the opposite of the National Defense profile. Graduate students (14.8% of the survey) comprise better than 28% of the GLP borrowers with the highest average loans (almost $1,200), while dependent undergraduates are underrepresented in the borrowing group. Men (reflecting the large numbers of male graduate borrowers) comprise 65.7% of the borrowing population and have higher average loans ($980) than women($870).

Guaranty Loans are not strictly need-based and are not under the direct control of the colleges and universities, yet two-thirds of Guaranty Loan recipricants reported themselves as aid applicants granted aid, while only about 18% did not seek aid. As the financial aid office provides a certification function for the GLP loans, it is probable that the number of applicants aid granted is inflated by a number of students who perceived the aid office as the authorizer of their Guaranty Loan. The family income breakdown for GLP borrowers also differs greatly from the NDSL population. Students with under $9,000 family income are slightly underrepresented in the GLP population (29.2% versus 30.1% of the survey), while students with $18,000 plus family income also are underrepresented (17.4% of borrowers versus 25.1% of the survey). Students with family incomes between $9,000 and $18,000 comprise the majority of the borrowers (54.4% versus 44.6% of the survey population).

Total Loans

Almost 21% of the survey population (3,120 students) reported receiving 3,584 separate loans with an aggregate value of approximately $2,976,170, and an average loan total of $950 per borrower.

Graduate students comprised better than 20% of the borrowers (14.8% of this survey) and reported the highest average loan ($1,450). Married and self-supporting single undergraduates also borrowed at rates slightly in excess of their representation in the survey population (29.5% of borrowers versus 26.5% of the survey), with average loans of $900 and $770 respectively. The single dependent undergraduate living at home is least likely to borrow (5.4% of borrowers and 9.8% of the survey) and, if borrowing, reports the lowest average loan ($710). Single dependent undergraduates living away from home are underrepresented by about 4% in the borrowing population (44.6% of borrowers) and report average loans of $830.

Overall, men are slightly more likely to borrow than women (59.9% versus 40.1%) and report higher average loans ($1,030) than do women ($840). However, acknowledging the fact that better than 72% of the graduate students are male and considering the larger average loans of graduates, it would appear as if women on the undergraduate level borrow at least as often as men, and borrow comparable amounts.

Most borrowers tended to borrow similar amounts with only 15.5% borrowing less than $400 for the year, and only 7.8% borrowing more than $2,000 (60% of whom were graduate students). The majority of borrowers (55.6%) had loans between $600 and $1,500 for the year.

TABLE 58

PERCENTAGE BORROWING
BY PARENTAL INCOME OF RESPONDENTS
FALL 1972

	Under $6,000	$6,000-9,999	$ 9,000-11,999	$12,000-14,999	$15,000-17,999	Over $18,000
Percentage of Survey Population	14.3	15.8	17.8	16.8	10.3	25.1
Percentage of Borrowing Population	20.2	19.3	21.5	16.6	9.3	13.1

As the table indicates, lower family income students are borrowing more frequently than those at the upper end of the spectrum. However, the proportion of students borrowing remains quite near the population ratios for the $12,000 to $18,000 family income population. Student indebtedness is described in more detail in Chapter VIII.

College Work Study Program

Almost two-thirds (65.7%) of the students employed term-time on a college work study job, report working between 6 and 15 hours per week, with the median hours worked approaching 12 hours per week. Average term-time earnings for the students working in the 11 to 15 hour category were $660 for the school year. Many work study jobs were of limited duration or short hours as 40.8% of those employed estimated total school year earnings of under $400 for 1972-73.

Less than half as many students (641) were employed during the summer as work term-time (1,302). A net return from summer employment of under $400 is reported by 48.7% of those employed, while 11.4% report a summer net in excess of $1,000.

In total, 1,412 students reported combined summer work study savings and anticipated term-time earnings averaging $760. Better than 200 respondents indicate total work study earnings in excess of $1,500 for the total year. It is probable that most of these students are working both term-time and summer under the college work study program.

TABLE 59

STUDENT EMPLOYMENT
TERM-TIME EARNINGS

FALL 1972

Program	Number Employed	Average Earnings
College Work Study Program	1,302	$ 570
Assistantships, Teaching and Research	612	1,500
On-Campus Employment	1,510	500
Other Off-Campus Employment	7,036	830
Total Number Employed and Average	10,460	950
Total Term-Time Employment	8,595	

TABLE 60
STUDENT NET SUMMER EMPLOYMENT
FALL 1972

Program	Number Employed	Average Earnings
College Work Study Program	641	$ 520
Assistantships, Teaching & Research	331	980
On-Campus Employment (non-work study)	667	420
Other Off-Campus Employment	4,273	910
Total Employed and Average	5,912	$ 920
Total Summer Employment	5,326	
Total Employment (Summer/Term-Time)	10,042	$1,290

Assistantships, Teaching and Research

Graduate students comprise 60% of the respondents reporting assistantships, and their average earnings of $2,130 far exceed the $570 average reported by undergraduates. Of the graduate respondents, 60% report earnings over $2,000 for the school year. As the questionnaire limited itself to maximum earnings of $3,250 for the year, and better than one-fourth of the graduate students on assistantships fell into this category, it is certain that the average earnings are understated, perhaps by as much as $300-$400.

Summer assistantships show a large spread of net earnings. Of the 331 respondents, 51.7% show net earnings under $600 while 18.4% report net earnings in excess of $2,000. The $980 mean net earnings is basically a product of the two divergent earnings trends.

An analysis of parental incomes of students on assitantships shows a wide distribution. Students from families with income under $9,000 comprise 35.7% of the assistantship recipients (30.1% of the survey population), while respondents with parental incomes in excess of $15,000 comprise 32.2% of recipients (35.4% of the survey). Given the fact that almost 58% of students on assistantships consider themselves as aid applicants granted assistance, these individuals would represent the lower family income students. An analysis of the higher assistantship amounts would indicate that the majority of the $15,000 plus family income students are graduate students whose appointments were not based on financial need.

On-Campus Employment (Non-Work Study)

Almost 75% of the students employed on campus in non-work study jobs report earnings of under $600 for the school year (average, $500). Approximately 90% of those employed are undergraduates, and the average hours per week falls between 10 and 11 hours.

Other Term-Time Employment (Off-Campus)

The largest source of employment for State System students is in off-campus jobs. Nearly half (7,036 students, 48.2%) of the survey population anticipated term-time employment during the 1972-73 school year with average earnings of $830. The majority (51.1%) of those employed anticipated earnings under $600 for the school year, while 8.1% expected to earn more than $2,000.

Men were more likely to work off campus than women (63.6% versus 36.4%) and reported significantly higher average earnings ($1,000 versus $530 for women). Graduate students were slightly underrepresented (11.7% versus 14.8% of the survey group) in the off-campus employed population, but did report the highest average earnings ($1,030 versus $910 for upper division, and $700 for lower division students).

Only 4,273 students (28.6% of the survey population) reported savings from summer off-campus jobs during the summer of 1972. Indeed, only 5,326 (35%) students reported savings available from any summer 1972 employment. Of those with net earnings, 53% had $600 or less available for fall school expenses. Previous student resource surveys, in California and Washington, would indicate that approximately 70-75% of students normally work summers and have some net return from their endeavors.

For the student responses to be accurate, an unusually low percentage of students must have worked in the summer of 1972, and those that did work must have spent all of their earnings. Also, it is probable that some number of students who used their earnings to purchase clothes, transportation, car insurance, etc., did not perceive these purchases as school year related and, therefore, did not include them in their responses. It is certain that few students included their anticipated tax returns (basically enforced savings for most students) which will be used for spring term expenses.

For whatever reason, it is almost a certainty that the number of students working and their net returns from summer employment are severely understated.

Total Employment

The number of students who reported net earnings for summer 1972 with anticipated earnings for the 1972-73 school year was 10,042 (67.1% of the survey population). The total combined earnings anticipated averaged $1,290 per employed student with 34.7% of the students reporting combined earnings under $600, and 20.1% reporting earnings in excess of $2,000. Median earnings for all those employed fell between $900 to $1,000.

An analysis of earnings by class level and marital and dependency status shows some curious fluctuations. Single dependent undergraduates, single self-supporting undergraduates, and single graduate students are most likely to report earnings (approximately 75% of all three subpopulations) with average earnings of $970, $1,460, and $1,650 respectively. Slightly more than 70% of the single dependent undergraduates living away from home report earnings (average, $990), while only 57.7% of married undergraduates (average, $1,810) and 62.2% of married graduate students (2,100) reported combined summer net and anticipated term-time earnings. Yet, 87% of the married undergraduates and 91% of the married graduates gave positive responses to the question on student (and spouse) 1971 income with substantial average earnings of $5,770 and $6,920 respectively.

Two possible explanations seem plausible: (1) either more married students are dependent on their spouses' incomes and contribute less to their own expenses than has been the case in other states; or (2) many married students view their earnings as supporting their family and perceive their academic expenses as covered by grants, fee waivers, fellowships, or loans. It is quite probable that the summer earnings of many married students were consumed by family support expenses and did not appear in the net summer earnings responses.

Earnings and Sex Differentials

There is a noticeable differential between frequency of employment and earnings of those employed between men and women. Men (71.3% reporting earnings) report a combined summer, term-time average of $1,520, while women (61.3% reporting earnings) report only $920. Part of the dollar differential can be attributed to the higher number of males holding relatively high paying graduate assistantships, but even with that difference factored in, a real earnings differential is present.

Total Aid

As previously noted, total aid includes all scholarships, grants, and loans. It also includes research and teaching assistantships and employment under the college Work Study Program. Other employment and benefits (e.g., G.I. Bill) are not included.

In total, 5,282 students (36.2% of the survey population) reported receiving some type of financial assistance for the 1972-73 academic year. The average total aid per recipient showed a mean of $1,400 and a median of $990 with 26% of aided students receiving $600 or less, and 20.9% reporting total aid packages in excess of $2,000 for the year.

Reflecting the higher financial need, non-white students were slightly overrepresented in the aided population (5.1% of those aided versus 4.6% of the survey population).

TABLE 61

ETHNIC BACKGROUND OF AID RECIPIENTS

FALL 1972

	American Indian	Black	Caucasian	Chicano	Oriental	Other
Percentage Receiving Aid	49.4	52.9	35.3	44.8	36.4	47.1
Mean Total Aid Received	$1,680	$2,090	$1,380	$1,910	$1,550	$1,380

Although minority students are more likely to receive aid and report higher average aid than white students, the number of minority students is small, and only 6.8% of the total aid resources are received by self-identified non-white students.

TABLE 62

PARENTAL INCOME AND AVERAGE TOTAL AID RECEIVED BY CLASS LEVEL, DEPENDENCY, AND MARITAL STATUS

FALL 1972

	Undergraduate Students				Graduate Students	
	Living at Home	Living Away	Self-Supporting	Married	Single	Married
Mean Parental Income	$13,140	$15,310	$10,370	$11,540	$15,180	$13,490
Percentage Receiving Aid	28.4%	33.4%	42.3%	32.5%	52.2%	50.7%
Mean Aid Pkg.	$ 920	$ 1,010	$ 1,220	$ 1,300	$ 2,240	$ 2,430

The average aid package at the undergraduate level covers approximately 50% of the average college costs while the average graduate aid award covers about two-thirds of graduate costs.

We have included in the aid totals, graduate assistantships and scholarships, fellowships; many graduate schools traditionally have awarded them available dollars on academic promise alone, irrespective of need. Given the relative parental income of single graduate students, it is apparent that many if not most of the aid awards made students in this category, are not need based.

Total Aid, Benefits, and Employment

The table is a summary restatement of all available aid, benefits, and employment resources reported by State System respondents. It is included here without interpreation for summation purposes only.

SUMMARY OF GRANTS AND SCHOLARSHIPS

Program	No. of Grants	Average Award
Non-resident tuition waiver	583	$ 480
State scholarship or state need grant	582	490
Federal health professions and nursing scholarships	160	1,000
Educational Opportunity Grants	564	520
Law Enforcement Educational Grant	144	460
Institutional grants and scholarships	542	880
Bureau of Indian Affairs grants	120	850
Other scholarships	769	640
Total Grants and Average	3,464	$ 910
Total Recipients	2,520	

Who Applies for Aid

As stated before, 3,737 students (58% of those responding to the question) indicated they had applied for financial assistance for the 1972-73 academic year.

The vast majority of those who applied (85.8%) received aid while 8.8% of the applicants were denied aid becuase funds were not available. Of those who applied, 4.2% were judged ineligible[1] for aid.

TABLE 63

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS

FALL 1972

	Non-Aid Applicant	Applicant Aid Granted	Ineligible Applicant	Applicant No Funds
Mean Family Income	$19,450	$11,800	$17,850	$13,120
Mean Parental Support	1,510	710	1,530	1,180
Support as a Percentage of Income	7.8%	6.0%	8.6%	9.0%

As most student aid programs have as part of their eligibility criteria the objective demonstration of need for assistance, one would expect to find a high percentage of low parental income students in the aided population. The mean incomes in the table indicate that there is a positive correlation between low income and aid applicant status, but the relationship is not as direct as might be expected.

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[1] The most common reason for declaring a student ineligible for aid is the student's inability to objectively demonstrate financial need. However, individual program regulations also may make a needy student ineligible if he is not a citizen or permanent resident of the U.S., or is not in good academic standing or making normal progress towards a degree, or if he is not a full-time student.

Students from families with incomes of $6,000 or less comprise 11.8% of the Oregon private college survey population but are 16.6% of the aid granted group and 6.7% of those not applying for aid. A large majority (72.8%) of students with family income below $6,000 receive student aid. Students with parental incomes between $6,000 to $12,000 are somewhat overrepresented in the aid granted group (41.9% as compared to 30.6%) and underrepresented in the non-aid applicant category. At $12,000, the family income pattern begins to change, and at $15,000 or more, respondents comprise 43.0% of the sample population, 24.9% of the aid granted group, and 62.9% of the students who did not apply for financial aid. For the Oregon private college survey population, 58.6% of the aided students come from families with incomes under $12,000, while 41.4% of aided students have family incomes over that figure.

TABLE 64

FAMILY INCOME AND PARENTAL SUPPORT BY ETHNIC BACKGROUND

	American Indian	Black	Caucasian	Chicano	Oriental
Mean Parental Income	$9,760	$8,560	$15,680	$7,920	$16,310
Percent with Family Income Under $6,000	33.3%	41.2%	10.1%	50.9%	8.7%
Mean Parental Support	$ 340	$ 370	$ 1,000	$ 740	$ 1,520
Support as a Percentage of Income	3.5%	4.3%	7.0%	9.3%	9.3%

Given the lower family income of most minority students, one would expect to find that a higher percentage of them would be aid recipients, and such is the case with 52.4% of American Indians reporting themselves as applicants aid received, 87.6% of the Blacks reporting themselves as such, 72.2% of the Chicanos so reporting, and 39.8% of those from Oriental backgrounds receiving aid. Of the white respondents, 48.8% reported receiving aid, but Whites represent 85.9% of the population receiving aid.

An analysis by sex and class level of applicants granted aid shows a generally even pattern. The proportional representation of men and women in the aid granted population is proportional to the representation in the total population. The representation of lower division, upper division, and graduate students in the aid granted category is likewise proportional to the representation in the total population.

A similar analysis of the applicant aid granted group by dependency status (self-supporting or legally dependent on parents) and marital status shows that all student subpopulations analyzed are generally proportion represented (within 2%) within the aided group. There do not appear to be any systematic operating biases in the Oregon private colleges aid operations.

To this point, this section has concerned itself with the characteristics of students who described themselves as applicants for student aid through their institutions. As previously noted, there is a wide variety of aid programs and other assistance programs that help students which originate outside the campus. Student perceptions of what constitutes student aid also vary widely. In order to evaluate the relative importance of student assistance and self-help dollars, it is necessary to analyze the individual programs of scholarships and grants, benefits, loans, and student employment.

Types of Assistance Received

In all, a total of 3,548 grants were reported by 2,630 respondents representing 37.8% of the private colleges survey. A word of explanation on some of the individual grant and scholarship programs is in order.

TABLE 65

GRANTS AND SCHOLARSHIPS SUMMARY
FALL 1972

Program	No. of Grants	Average Award
Tuition Waiver	462	$ 690
State Scholarship or Need Grant	301	440
Federal Health and Nursing Scholarships	106	1,310
Educational Opportunity Grants	433	580
Law Enforcement Education Grants	56	750
Institutional Grants and Scholarships	1,410	735
Bureau of Indian Affairs Grants	50	1,100
Other Scholarships	730	590
Total Grants and Average	3,548	$ 960
Total Recipients	2,630	

Tuition Waivers

Of 462 respondents who indicated receiving tuition waivers, 279 (60.4%) were male and 183 (39.6%) were female even though for institutional aid in general, those who applied for and received aid were evenly divided (50-50%) between male and femal. Over half the waivers (58.7%) went to lower division students, 37.2% of the waivers were received by upper division, and only 3.9% by graduate students.

Educational Opportunity Grants

These federal grants are targeted towards the disadvantaged students with incomes below $6,000. Given the lower family income of minority students, one would expect a heavy representation of these individuals in the EOG recipient population. The percentage of minority students is almost double their percentage representation in the sample population.

It is quite evident, however, that EOG funds are insufficient to meet the needs of eligible students. Of those students with family incomes under $6,000, about one out of every five (20.8%) received Educational Opportunity Grants.

The shortage is exacerbated by what appears to be poor selection of EOG recipients. Of the 433 recipients of EOG's, 393 (90.7%) provided income information. Of these, only 145 (27.1%) have incomes under $6,000, while 116 students (26%) have incomes above $9,000 (20 reported incomes above $18,000), meaning in excess of the federal guidelines for EOG recipients.

Institutional Grants, Scholarships and Fellowships

This category includes all grants of institutional moneys or institutionally controlled moneys not separately catalogued on the questionnaire. These grants averaged approximately $740, and 98% of them were reported by undergraduate students (60% were lower division students).

It is interesting to note the spread of those reporting receiving grants over the income brackets. Twenty-five percent of all those reporting income under $6,000; 25% of all those between $6,000 and $9,000; 29% of those between $9,000 and $12,000; 23% of those between $12,000 and $15,000; 20% of those between $15,000 and $18,000; and 8% of those students in the over $18,000 top bracket received aid. The average amount of aid given in all brackets ranged only from approximately $710 to $790.

Academic achievement seems to be an important factor in receiving grants and in the level of support. One-third of those students who report "A" grades receive grants, one-fifth of "B" students, and one-eighth of "C" students receive grants. The approximate average grant for "A" students was $770, $690 for "B" students, and $610 for "C" students.

Other Scholarships and Grants

This category includes awards from all sources not separately listed on the questionnaire. Undergraduates receive the great majority (84%) of these grants with lower division students reporting an approximate average of $690, upper division students reporting $1,300, and graduate students $890. Students whose family incomes are in the $9,000 to $11,999 range receive the largest average amounts ($1,180), while those under $6,000 receive about $500. The grants were almost equally divided between males and females (51.6%; 48.4%), but males received more support ($1,080 for males, $850 for females).

Total Grants and Scholarships

In total, 2,630 (38.4%) of the survey population report receiving grants or scholarships worth approximately $2,511,950, with an average award of $955. Minority students (7.9% of the survey population) comprise 8.4% of the recipient group.

TABLE 66

ETHNIC BACKGROUND OF AID RECIPIENTS
FALL 1972

	Indian	Black	Caucasian	Chicano	Oriental	Other
Percentage of Population	1.3%	2.5%	88.9%	.9%	3.2%	3.2%
Percentage of Recipients	1.3%	3.7%	87.6%	1.1%	2.3%	4.0%
Average Award	$1,149	$1,298	$ 923	$1,189	$ 1,112	$ 1,127
Average Family Income	$9,757	$8,559	$15,685	$7,922	$16,310	$14,389

Lower division students received the largest percentage of awards (about 59%), upper dividion received 36%, and Grauates, 5%. The largest average grants were reported by lower division ($973.5), then upper division ($935.1), and graduates ($906.1). The graduate student group includes some nursing professional students who described themselves as graduates.

The percentage representation of males and females is the same in the population and the recipient groups, but males received larger average grants ($1,020 for males and $890 for females). Perhaps this difference can be attributed to the higher number of married males (532, 15.9%) than married females (191, 5.7%).

In general, grant and scholarship recipients have higher grades than those reported by the full survey population with about 28% of the recipient population reporting mostly "A" grades, as compared to 17% of the survey population, and about 59% reporting "B" grades as compared to 50% in the survey population.

The majority of grant and scholarship programs are need based and this is reflected in the recipient population. Of the survey population, 26.9% reported family incomes under $9,000, and about 37% of the recipients fall in this group. In the $9,000 to $15,000 income group are 20.2% of the survey population, while about 38% of the recipients are in this group. Of the survey population, 33.1% have family incomes of $18,000 and above, and only about 15% of these fall in the recipient group. The average amount of grant and scholarship aid given to the under $9,000 group is $1,110, to the $9,000 to $15,000 group is $880, and to the $18,000 plus group is $880.

The concept of packaging was discussed in the introduction to this chapter. Grants and scholarship assistance account for under 50% of the total financial aid received by 47.9% of the aid recipients. (This includes 25.4% of aid recipients who received no grants at all.)

Of the aid recipients, 28% received only grant assistance and have not had loans or employment packaged with their grants.

Single dependent undergraduates living away from home (about 70%) appear most likely to receive grants without loan or employment components. This is not surprising since the largest percentage of students in the survey population are dependent undergraduates living away from home. Of the survey population attending half-time, 68.6% or more live either in college residence halls (62.9%), apartments (3.3%), or fraternities and sororities (2.4%).

TABLE 67

SUMMARY OF FEDERAL AND STATE BENEFIT PROGRAMS
FALL 1972

Program	No. of Recipients	Average Benefit Record
G.I. Bill	273	$1,430
Social Security	327	840
Welfare	32	1,000
State Vocational Rehabilitation	50	870
Other Federal or State Benefits	157	970

Students carrying less than 1/2 of full-time load are excluded.

G.I. Bill

G.I. Bill benefits are reported by 4% of the survey population. About 43% of the recipients did not apply for other aid; about 51% did apply for and were granted other aid. The largest group of recipients, about 45% are married undergraduates. Almost all recipients (91.2%) are attending school full-time.

Social Security

Social Security recipients are 4.8% of the survey population; the average grant is $840. Over half the recipients (average grant $780) applied for and were granted other aid, while 35% who had average grants of $900 did not apply for other aid. Because of the limitation that stops benefits when the recipient reaches age 22, 96% of the recipients were undergraduates.

Welfare

Only 32 students reported receiving welfare benefits during the 1972-73 school year. Of the recipient group, 52% were single dependents at home, with average support of $840, and 93.8% of the recipients (average amount granted $990) applied for and did receive other aid. An additional 130 students reported receiving food stamps during the academic year (2% of the survey population).

State Vocational Rehabilitation

Less than 1% of the survey population reported benefits under this program. Of the recipients, 48% came from families with incomes under $9,000 and had average benefits of $1,050, while 60% were dependent and not living at home, receiving average amounts of $790.

Other Federal and State Benefits

This category, showing just over a 2% recipient group, became something of a catch-all for those receiving benefits falling outside the realm of Social Security, G.I. Bill, etc. Of those reporting to be beneficiaries of other state and federal benefit programs, 34.4% reported stipends over $2,000. Dependents not at home comprise 60.5% of the recipient group with average stipends of $870. About 41% of the recipient group did not apply for other aid and reported an average stipend of $1,280, an amount almost double the average of $660 reported by the above 50% who appied for and were granted other aid.

Total Benefits

In all, 693 students (10% of the survey population) reported receiving some sort of state or federal benefit. Approximately 120 students receive benefits under two or more programs.

There does appear to be some correlation between incomes and benefits received. Students from families with incomes under $6,000 comprise 11.8% of the survey population but are 24.3% of the benefit recipients. Conversely, students with incomes over $18,000 per year are 33.1% of the survey population but 18.3% of the benefit recipients. Males, who receive the bulk of the G.I. Bill benefit, received 64.8% of the benefits (average amount, $1,390) and females received 35.2% (average amount, $1,050).

The aggregate dollars made available to the 693 recipients in the survey totaled approximately $880,110. Benefits in the amount of $390,390 is attributable to G.I. benefits, and $274,680 is attributable to Social Security.

TABLE 68

EDUCATIONAL LOANS SUMMARY
FALL 1972

Federal Loans	No. of Borrowers	Average Amount Borrowed
Nursing and Health Professions	211	$1,000
National Defense Student Loans (NDSL)	873	710
Law Enforcement Education Loans	33	780
Federally Insured Student Loans	813	990
Institutional Long-Term Loans	79	770
Other Loans	234	900

Students carrying less than one-half of a full-time load are excluded.

Federal Loans

Of the survey sample, 1,084 or 15.8% reported assistance under one of the federal loan programs. Of these, 211 were recipients of nursing or health professions loans, borrowing on the average $1,000. The remaining borrowers (80.5%) were in the single largest institutionally based loan program, borrowing an average of $710 on the National Defense Student Loan program. The largest group of recipients (72.3%) were undergraduate dependents living away from home.

The population of White borrowers under the NDSL is slightly lower than their representation in the survey (83% versus 88.9%), the Blacks are overrepresented two and one half times their survey percentage, and the Chicanos are double their survey percentage. Self-supporting students also are overrepresented by ten times their survey percentage (7.4% versus 3.6%).

Of the borrowers, 51% are from families with incomes under $9,000. Their average loan is $710. Only 12% of the borrowers came from families with incomes of over $15,000, and their average loans were for about $740. Most of the loans, 98.9%, go to undergraduates who borrow about $710. The ten graduate students (1.1%) had loans of $805. Graduate students are underrepresented at 1.1% of the borrowers although they are 5.8% of the survey population.

TABLE 69

BORROWING PATTERNS FOR SELECTED SUBPOPULATIONS

FALL 1972

	% of Survey Population	% of Borrower Population	Average Loan
Males	49.9	49.0	$1,070
Females	50.1	51.0	940
Undergraduate Dependent at Home	7.8	8.2	1,030
Undergraduate Dependent Away from Home	70.8	66.7	960
Undergraduate, Self-Supporting	3.6	5.6	1,010
Undergraduate, Married	9.6	11.4	1,040
Graduate, Single	4.6	4.6	1,180
Graduate, Married	3.6	3.5	1,410
American Indian	1.3	.9	910
Black	2.5	4.4	1,040
Caucasian	88.9	85.4	990
Chicano	.9	1.4	1,450
Oriental	3.2	3.2	1,100
Other	3.2	4.9	1,050

As the previous table indicates, men and women are almost equally likely to borrow with the average loan for men being somewhat greater. Undergraduates, who are away from home, are underrepresented in the borrowing population and borrow somewhat less than the other undergraduate groups. Graduate students borrow more than the undergraduates, with married graduates borrowing substantially more than the other groups. Black and Chicano students are more likely to borrow than White, Asian, or American Indians. Chicano students borrow the highest average amount, and American Indians and Whites borrow the least. The 1,994 borrowers represent 28.7% of the total survey population.

Loans under $600 account for 22.9% of the totals, while 6.9% of the respondents reported total loans in excess of $2,000 during the year. About 98% of the loans were taken by full-time students. Of the borrowers (average loan $1,030), 16.8% were from families with incomes under $6,000, and 13.9% (average loan $1,130) were from families with incomes $18,000 and over. Over half (60%) of the loans were taken by students with family incomes under $12,000. During 1972-73, approximately $2,003,970 was borrowed by students in the survey, with an average loan amount of $1,000.

TABLE 70

SUMMARY OF STUDENT TERM-TIME EARNINGS
FALL 1972

Program	No. Employed	Average Earnings
College Work Study Program (CWSP)	1,023	$ 390
Assistantships, Teaching/Research	216	400
On-Campus Employment	1,228	320
Off-Campus Employment	3,320	650

TABLE 71

SUMMARY OF NET SUMMER EMPLOYMENT
FALL 1972

Program	No. Employed	Average Earnings
College Work Study Program (CWSP)	394	$ 390
Assistantships, Teaching/Research	105	400
On-Campus Employment	424	300
Off-Campus Employment	2,219	700

Over half of the students (582) employed term-time on a college work study job worked 10 hours or less a week. Average term-time earnings for those working 6-10 hours a week were $330; average earnings for those working 1-5 hours were $260. Earnings for 66.6% of term-time work study students were $400 or less, while earnings of over $1,000 are reported by only 48 students (4.7%).

About one-third as many students were employed in the summer work study program. Earnings of $400 or under were reported by 65.8% of the summer students, and only 19 students (4.9%) earned over $1,000.

In total, 1,117 students report combined summer work study earnings and anticipated term-time work study earnings averaging $470. Only 93 students (8.4%) report earnings over $1,000 under both programs.

Assistantships, Teaching and Research

Upper division students held 50% of the term-time assistantships, lower division students held 37%, and the 28 graduate students held only

13% of these positions. The average earnings range from $320 for lower division students, $400 for upper division, to $690 for the graduate students. The only students in the $3,000 and over range are two graduates. In the $2,000 to $2,500 range, there is one upper division student. Ten hours of work a week or less are reported by 55% of the term-time students in this group.

Summer assistantships were held by 105 students. Earnings of $200 or less were reported by 45% of the students. Earnings of over $1,000 were reported by six students (6.8%).

The parental income of term-time students on assistantships varies widely. Parental incomes of $9,000 or under are reported by 27.6% of the students (26.9% are in the survey population), while incomes over $18,000 are reported by 30.1% (33.1% in the survey population). Of the students on assistantships, 67% considered that they had applied for an were granted aid.

On-Campus Employment
(Non-Work Study)

Almost 46% of the students employed on campus in non-work study jobs earned $200 or less during the school year (average earnings were $320). Of those reporting this kind of employment, 60% worked 10 hours or less.

Other Term-Time Employment
(Off-Campus)

Off-campus employment is reported by 3,320 or almost half of the survey population. Average earnings of over half-time students are

$650 although the 88 half- to three-quarter-time students (3%) averaged $1,130. The majority of students (62.2%) anticipated earnings under $600 for the school year, and only 4.5% expected earnings over $2,000. Men (53.9%) estimate earning $810 on the average, while women (46.1%) reported only $450.

Fewer than one-third of the respondents reported savings from off-campus summer jobs, and only 2,803 (40%) reported savings from summer jobs at all. Of those reporting summer off-campus savings, 61% had $600 or less.

Previous student resource surveys in California and Washington would indicate that approximately 70-75% of students normally work summers and have some net return from their endeavors.

For the student responses to be accurate, an unusually low percentage of students must have worked in the summer of 1972, and those that did work must have spent all of their earnings. Also, it is probable that some number of students who used their earnings to purchase clothes, transportation, car insurance, etc. did not perceive those purchases as school-year related and, therefore, did not include them in their responses. It is certain that few students included their anticipated tax returns (basically enforced savings for most students) which will be used for spring term expenses.

For whatever reason, it is almost a certainty that the number of students working and their net returns from the summer employment are severely understated.

Total Employment

Earnings reported and anticipated for summer and term-time combined averaged $960 for the 5,007 students responding (72% of the survey population). Of these students, 46% reported combined earnings under $600, and only 6.9% reported earnings over $2,000. The median income was about $670.

Total employment figures do not match approximate 1971 income (yours and spouse) figures.

TABLE 72

ACTUAL 1971-72 INCOME
COMPARED TO 1972-73 ESTIMATED INCOME

	Undergraduate Students				Graduate Students	
	Living at Home	Living Away	Self-Supporting	Married	Single	Married
Percentage of Survey Population	79%	72%	76%	64%	67%	62%
Approx. 72-73 Mean Income	$1,010	$ 810	$1,190	$1,630	$ 990	$2,000
Percentage Responding	90%	85%	92%	86%	86%	90%
71-72 Mean Income	$1,270	$ 990	$2,460	$4,990	$1,640	$7,510

In the case of married students, the difference can be attributed to spouse's earnings. In the other groups, the difference may arise because students were surveyed at the start of fall term and conservatively predicted term-time earnings and because savings from the summer (the figure requested in relation to summer earnings) would be smaller than summer earnings themselves which would have been included in the 1971 figures.

Earnings and Sex Differentials

More than one-half of the survey's men and women reported combined summer and term-time earnings (75% of the males; 69% of the females). There is quite a differential in average amount estimated for the two groups -- males, $1,200 and females, $700. The median incomes for males fell between $600 and $1,000; the median income for females was between $400 and $600. Of those reporting total earnings, 440 (17%) reported incomes of $2,000 or over; 58 (2.7%) had incomes of $4,000 or over; while 114 (4.7% women had incomes over $2,000 and only three, less than one-quarter of one percent, had incomes above $4,000.

Total Aid

As previously noted, total aid includes all scholarships, grants, and loans. It also includes research and teaching assistantships and employment under the college work study program. Other employment and benefits (e.g., G.I. Bill) are not included.

In total, 3,525 students (50.7% of the survey population) reported receiving some type of financial assistance for the 1972-73 academic year. The average total aid per recipient showed a mean of $1,450 and a median of about $1,240, with 22.3% of aided students receiving $600 or less, and 24.8% reporting total aid packages in excess of $2,000 for the year.

Reflecting their higher financial need, non-white students were slightly overrepresented in the aided population (8.1% of those aided versus 7.9% of the survey population).

TABLE 73

ETHNIC BACKGROUND OF AID RECIPIENTS
FALL 1972

	American Indian	Black	Caucasian	Chicano	Oriental	Other
Percentage Receiving Aid	55.5%	69.5%	49.7%	60.3%	43.6%	66.2%
Mean Total Aid Received	$1,320	$2,020	$1,410	$2,030	$1,570	$1,670

Although minority students are more likely to receive aid and report higher average aid than White students, the number of minority students is small, and only 10% of the total aid resources are received by self-identified non-Caucasian students.

TABLE 74

PARENTAL INCOME AND AVERAGE TOTAL AID RECEIVED BY CLASS LEVEL, DEPENDENCY, AND MARITAL STATUS
FALL 1972

	Undergraduate Students				Graduate Students	
	Living at Home	Living Away	Self-Supporting	Married	Single	Married
Mean Parental Income	$14,900	$16,440	$9,760	$11,920	$13,400	$13,240
Percentage Receiving Aid	56%	49%	63%	52%	45%	37%
Mean Aid Pkg.	$ 1,400	$ 1,430	$1,780	$ 1,510	$ 1,320	$ 1,810

It is interesting to note there is a high proportion of self-supporting undergraduates receiving aid and also a higher percentage of dependent students living at home who receive aid than there are dependent students living away from home.

Total Aid, Benefits, and Employment

The table is a summary restatement of all available aid, benefits, and employment resources reported by independent college respondents. It is included here without interpretation for summation purposes only.

SUMMARY OF GRANTS AND SCHOLARSHIPS

Program	No. of Grants	Average Award
Tuition Waiver	462	$ 690
State Scholarship or Need Grant	301	440
Federal Health and Nursing Scholarships	106	1,310
Educational Opportunity Grants	433	580
Law Enforcement Education Grants	56	750
Institutional Grants and Scholarships	1,410	735
Bureau of Indian Affairs Grants	50	1,100
Other Scholarships	730	590
Total Grants and Average	3,548	$ 960
Total Recipients	2,630	

OREGON COMMUNITY COLLEGES

As previously noted, 2,582 (29.4% of those responding to the question) indicated that they had sought financial assistance for the 1972-73 school year.

The great majority of those who applied (82.5%) received aid while 7.4% of the applicants were denied aid because funds were not available, and 9.8% were deemed ineligible[1] for aid.

Who Applies for Aid?

Students from families with incomes under $6,000 comprise 24% of the survey population, but are 33% of the aid granted group and 20% of the groups that did not apply for aid. Approximately one-quarter (27%) of the less than $6,000 family income group received aid.

TABLE 75

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS, FALL 1972

	Non-Aid Applicant	Applicant Aid Granted	Ineligible Applicant	Applicant No Funds
Mean Family Income	$11,740	$ 9,080	$11,710	$10,160
Mean Parental Support	220	190	330	230
Support as a Percentage of Income	1.9%	2.1%	2.8%	2.3%

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[1] The most common reason for declaring a student ineligible for aid is the student's inability to objectively demonstrate financial need. However, individual program regulations may also make a needy student ineligible if he is not a citizen or permanent resident of the U.S. or is not in good academic standing and making normal progress towards a degree or if he is not a full-time student.

Students with parental income between $6,000 and $12,000 are slightly overrepresented in the aid granted group and equitably represented in the non-aid category. Students in the $12-$15,000 income bracket are underrepresented in the aid granted group and overrepresented in the non-aid group. At over $15,000, respondents comprise 21% of the survey population; 24.3% of the students who did not seek aid; and 12.8% of the aid granted group. For the community college population, almost three-quarters (74%) of the aided students come from families with incomes under $12,000.

TABLE 76

FAMILY INCOME AND PARENTAL SUPPORT
BY ETHNIC BACKGROUNDS
FALL 1972

	American Indian	Black	Caucasian	Chicano	Oriental
Mean Parental Income	$8,950	$8,360	$11,210	$8,610	$10,620
Percent with Family Income Under $6,000	40.2%	49.2%	21.6%	45.9%	26.6%
Mean Parental Support	$ 120	$ 240	$ 220	$ 180	$ 570
Support as a Percentage of Income	1.4%	2.9%	2.0%	2.1%	5.4%

A somewhat higher percentage of ethnic minority than Caucasian students report themselves to be aid recipients. Of the Chicanos, 40.8% are in the aid granted group, 51.3% did not seek aid; of Blacks, 33.2% are in the aid granted group, 62% did not seek aid; of the Indians, 32.4% are receiving aid, 64.9% did not seek aid; of Orientals, 25% are in the aid granted group, 63.2% did not seek aid; of Caucasians, 23.4% received aid, and 71.7% did not seek aid. (Caucasians did represent 86.9% of the aid granted population itself.)

Males and females are reasonably equitably represented in the aid granted population. Males (56.9% of the survey population) were 56.0% of the aid granted group, and females (43.1% of the survey population) were 44.0% of the aid granted group.

An analysis by class level shows beginning students somewhat overrepresented in the aid group as compared to more advanced students. Students in the 0-2 class levels (87.4% of the survey population) were 92.2% of the aid granted group; 3-4 class level students (3.8% of the survey population) were 2.3% of the aid granted group; and 5-6 class level students (9.6%of the survey population) were 5.3% of the aid granted group.

When viewed from the standpoint of dependency and marital status, students are fairly equitably represented in the aid granted group with self-supporting single students being slightly above the survey proportion.

Up to now, this section has concerned itself with the characteristics of students who described themselves as applicants for student aid through their institutions. There is a wide variety of aid programs and other assistance programs to help students that originate outside the campus. Student perceptions on what constitutes student aid also very widely. In order to evaluate the relative importance of student assistance and self-help dollars, it is necessary to analyze the individual programs of scholarships and grants, benefits, loans, and student employment.

Types of Assistance Received

In all, 1,622 grants were reported by 1,074 respondents representing 12% of the community colleges, over half-time survey population.

TABLE 77

GRANTS AND SCHOLARSHIPS SUMMARY
FALL 1972

Program	No. of Grants	Average Award
Non-Resident Tuition Waiver	437	$ 250
State Scholarship or State Need Grant	214	430
Federal Health Professions - Nursing Scholarships	45	1,190
Educational Opportunity Grants (EOG)	258	410
Law Enforcement Education Grants	101	400
Institutional Grants and Scholarships	232	380
Bureau of Indian Affairs Grants	61	730
Other Scholarships	274	420
Total Number of Grants	1,622	
Total Number of Respondents	1,074	

Tuition Waiver

Non-resident tuition waivers were given to 437 students in an average amount of $250. The median amount was under $200. The majority of recipients, 96%, are in the 0-2 class level. Males received 65% of the waivers, and females received 35%.

State Scholarship and Loan Commission Awards

This type of aid was received by 214 students in an average amount of $430. The median award was between $200 and $400. Approximately 95% of the recipients were in the 0-2 class level (87.3% of the general survey population).

Educational Opportunity Grants (EOG)

These grants are targeted towards low income students whose family income is less than $9,000 a year. Over one-half of the recipeients (53.9%) fall in the less than $6,000 a year group. The next income range, $6,000 to $9,000, contains 19.8% of the recipients. The remaining recipients (26%) report family incomes of $9,000 and over.

Of the 258 students reporting EOG's, 222 gave information on family income. Of these students, 120 or about 1% of the survey population fall in the under $6,000 group.

Institutional Grants, Scholarships and Fellowships

This category includes all grants of institutional monies or institutionally-controlled monies not separately catalogued on the questionnaire. The grants seem to be somewhat related to academic achievement. Of the recipients, 20% report mostly "A's" (14.9% of the "A", "B", and "C" students in the survey population); 56% report mostly "B's" (54.1% of the "A", "B" and "C" students in the survey); and 23% report "C's" (30.9% of the "A", "B" and "C" student group).

Those students who report parental incomes of $15,000 and under have slightly higher representation in the granted group than in the survey population; those students with family incomes over $15,000 (13.8% of the granted population) are underrepresented (21.4% of the survey population).

Other Scholarships and Grants

This category includes awards from all sources not separately listed in the questionnaire. Classes 0-2 received over 95% of these grants for an average amount of $410. Students in classes 3 and 4 accounted for less than 1% of the grants (average $450), and students in classes 5 to 7 account for less than 4% (average $690).

Total Grants and Scholarships

In total, 1,074 students (12% of the over half-time survey population) report receiving grants and scholarships worth approximately $648,500, with an average award of $600.

Minority students (6.2% of the survey population) comprise 8.7% of the recipient group. Orientals and Caucasians, the two groups having the highest average family incomes, received the lowest average grant amounts (Orientals $330, Caucasians $570). Indians, reporting the next highest average family incomes received the next highest average grant amount ($920). Blacks and Chicanos, who report the lowest in family incomes, show the highest average grant amounts -- Blacks, $1,010 and Chicanos, $1,160.

Classes 0-2 (91% of the over half-time survey population) are 95% of the total grant group with an average grant of $590; classes 3 to 4 (3% of the over half-time survey group; and classes 5 to 7 (6% of the over half-time survey group) are 2% and 3% respectively of the total grant respondents averaging grants of $880 and $1,030.

Men and women, 59.6% and 40.3% of the over half-time survey population, are 56.8% and 43.1% of the total grant respondents. Mean grants are very close in amount, $600 for men and $610 for women.

In general, grants and scholarships are given to those who have the higher grades. There is some tendency to this bias with 15.5% of the recipients reporting mostly "A's" (14.8% of the total survey population); 58.6% reporting "B's" (53.6% of the total survey population); and 24.9% reporting "C's" (30.6% of the total survey population). The average grants were highest for "C" students ($4,680); followed by "B" students ($610); and "A" students ($480). Larger amounts may be going to the students reporting lower grades because many of the federal grant programs (EOG, etc.) are targeted at the low income, high risk student.

The majority of grant and scholarship programs are aid based, and one would expect larger percentages of low income students in the recipient population. Family incomes under $9,000 are reported by 52.7% of the recipient population. (Students with family incomes of this level are 43.1% of the half-time and over survey population.) Conversely, incomes over $15,000 are reported by 15.2% of the recipient population but by 21.1% of the over half-time survey population.

Average awards are highest for the students reporting under $6,000 family income ($780) and lowest for the $15,000 and above family income students ($460).

The concept of packaging was discussed in the introduction to this chapter. Grants and scholarship assistance account for under 50% of the total financial aid received by 60.6% of the grant recipients. However, 27.6% of the recipients report only grant aid and have not had loans or employment packaged with their grant assistance. Single dependent undergraduates living with their parents appear to be most likely to receive grants without loan or employment components. As these students also report the highest percentage of small grants and have the largest average award ($540), it would appear that the majority of the non-packaged grants are for fairly modest amounts.

TABLE 78

SUMMARY OF FEDERAL AND STATE BENEFIT PROGRAMS
FALL 1972

Program	No. of Recipients	Average Benefit Received
G.I. Bill	1,204	$1,420
Social Security	429	750
Welfare	139	870
State Vocational Rehabilitation	148	620
Other Federal or State Benefits	224	730

G.I. Bill

By far the largest and most important of the benefit programs, student recipients of veteran benefits comprise 13% of the over half-time student population, and the $1,712,208 in benefits reported represented the largest single source of money utilized by students in meeting their higher education costs. As the G.I. Bill recipients are covered in detail in Chapter IX, no attempt will be made to analyze the characteristics of the recipients at this time.

Social Security Payments

Student offspring of deceased or disabled parents can continue to receive Social Security payments until age 22 as long as they remain full-time students. Given the age 22 limitation, it is not surprising that over 93% of the Social Security recipients are class 0-2.

Social Security payments are a matter of legal right and do not depend upon demonstrated need for funds, yet 60% of the Social Security recipients report family incomes under $9,000, while only 12% have incomes over $15,000.

Welfare

Only 1% (139 students) of the over half-time students in the survey report receiving welfare payments. Of this group, 122 provided information on family income showing that 67% of the recipients had income less than $9,000, and only 7% had incomes over $15,000.

Total Benefits

In total, 1,850 students (20%) of the survey population reported receiving benefits of some type with over 250 of these recipients receiving benefits under two or more programs. The G.I. Bill and related veterans programs account for 65% of the total benefit recipients and an even greater percentage (71%) of total benefit dollars.

This disproportionate impact of the G.I. Bill recipients makes an analysis of the total benefit population extremely difficult. As noted, G.I. Bill recipients are male (over 90%), married and/or self-supporting and living in their own apartments or homes. When an allowance is made for the veteran recipients, it would appear that men are slightly more likely to receive benefits than women and appear to receive slightly larger average benefits.

Benefit recipients tend to come from lower income families than do students in the general survey population. Family incomes under $9,000 are reported by 42.7% of the survey respondents, but 59.0% of benefit recipients. The largest percentage of benefit recipients fall into the under $6,000 family income bracket (37.6%) as compared to 23.5% in the survey population, while family incomes in excess of $18,000 per year are reported by 6.3% of the benefit recipients as compared to 13.2% in the survey population.

Total benefit dollars in the amount of $2,402,780 were reported by community college recipients for the 1972-73 school year.

National Defense Student Loans

National Defense Student Loans are need based loans which apparently are being directed at the neediest students. Students reporting incomes under $12,000 are 84.2% of the recipients of these loans (students with family incomes under $12,000 are 62.6% of the total survey population) and students with incomes of $15,000 or over are only 6% of the recipient population but 21.4% of the survey population.

Guaranteed Loan Program

Even though these loan programs are not strictly need based, lower income students are well represented. Students from families with incomes of $6,000 and under are 25.1% of the recipient group (23.5% of the survey population). Middle income students, family income from $9,000 to $15,000, were 43.7% of the recipient group (35.9% of the survey population), while students with family incomes of $15,000 and up were only 11.8% of the recipient population (21.4% of the survey group).

TABLE 79

LONG TERM EDUCATIONAL LOANS SUMMARY
FALL 1972

Program	No. of Loans	Ave. Amt. Borrowed
National Defense Student Loans (NDSL)	261	$ 540
Nursing & Health Professions Loans	42	1,040
Law Enforcement Education Program Loans	80	370
State Guaranteed Loans (including federally insured student loans)	207	710
Institutional Loans	58	440
Other Outside Loans	182	440
Total and Average Loans	830	700
Total Borrowers	679	

Total Loans

Only 679 students (about 7% of the over half-time survey population) reported receiving 830 loans with an aggregate value of approximately

$473,466 and an average loan total of $700 per borrower. Students living away from home, whether dependent, self-supporting or married, borrowed at a higher rate than their representation in the over half-time survey population. Students, dependent but not at home, were 23.8% of the borrowing group (20.7% of the survey population) with the highest average loan of $720; self-supporting students were 15.3% of the borrowing population (11.3% of the survey group) with the lowest average loan of $680; married undergraduates were 32.4% of the borrowers (28.1% of the survey group) with average loan of $710. Students, dependent and at home, were 28.4% of the borrowing group (39.7% of the survey group) and reported average loans of $700.

Men and women are represented at about the same rate (within 1%) in the borrowing group as they are in the survey population. Men borrow less than women, with average loans of $660 compared to $750 for the women.

The majority of borrowers (85.3%) reported loans of under $1,000, and only 3.8% reported loans over $2,000.

TABLE 80

PERCENTAGE BORROWING
BY PARENTAL INCOME OF RESPONDENTS
FALL 1972

	Under $6,000	$6,000-9,999	$ 9,000-11,999	$12,000-14,999	$15,000-17,999	Over $18,000
Percentage of Survey Population	23.5	19.2	19.9	16.0	8.2	13.2
Percentage of Borrowing Population	31.9	23.6	17.8	15.2	5.3	5.8

As the previous table indicates, lower family income students are borrowing more frequently than the other groups. Student indebtedness is described in more detail in Chapter VIII.

TABLE 81

STUDENT EMPLOYMENT
TERM-TIME EARNINGS AND SUMMER EMPLOYMENT

Program	Number Employed	Average Earnings
TERM-TIME		
College Work STudy Program	787	$ 600
Assistantships, Teaching/Research	160	440
On-Campus Employment (non-work study)	287	580
Other Off-Campus Employment	3,370	770
Total Number Employed and Average	4,604	$ 840
Total Term-Time Employment	3,925	
SUMMER EMPLOYMENT		
College Work Study Program	438	$ 510
Assistantships, Teaching/Research	134	480
On-Campus Employment (non-work study)	190	410
Other Off-Campus Employment	2,741	1,120
Total Employed and Average	3,503	$1,110
Total Summer Employment	3,146	
Total Employment (Summer & Term-Time)	5,158	$1,300

College Work Study Program

The vast majority (70.8%) of the students employed term-time on a college work study job report working from 6-20 hours per week. The median is close to 13 hours per week. Average term-time earnings for students working 11 to 15 hours per week is $660. Many jobs were of limited duration or short hours as 41.9% of those employed reported term-time earnings of under $400 in 1972-73.

Assistantships, Teaching and Research

Students in classes 0-2 comprise 92.4% of the respondents reporting assistantships and the average earnings are $420. The students in the upper classes (7.5%) report average earnings of $650. Summer assistantships show that 68.2% earn less than $400, and 4.4% show earnings over $2,000. Average earnings were $480.

Students with parental income under $6,000 account for 24% of the assistantships (23.5% of the total survey population). Students from families with incomes of $15,000 and over are 10% of the assistantship population (13.2% of the total survey population). The other income groups are represented very nearly as they are in the total survey population. Average earnings vary with the lowest income group, earning $550; the $15,000 to $18,000 group averaged $490; and other groups ranged from $350 to $380.

Males are overrepresented at 63.8% (56.9%) of the survey population) but have lower average earnings ($410) than do females, represented as 36.3% of the assistantship group (43.1%) of the total survey population, who report average earnings of $470.

On-Campus Employment (Non-Work Study)

Earnings of under $400 are reported by 61.3% of students employed on campus in non-work study jobs. Average earnings are $680. Students in classes 0-2 comprise 93% of this employment group. The average hours worked are between 11-15 per week.

Other Term-Time Employment

Over one-third of the over half-time students have off-campus jobs and report average earnings of $770. The majority of students, 60.9%, report earnings of $600 or under, while 9.5% report earnings of over $2,000.

Men were more likely to work off campus than women (65.2% versus 34.8%) and reported much higher earnings ($910 versus $510). Students in classes 0-2 (93%) had average earnings of $760, while classes 3-4 (2.2%) report earnings of $990, and classes 5-7 (3.8%) report earnings of $880.

About 30% of the over half-time population report summer off-campus employment with average earnings of $1,120. Again, men were more likely to be living off campus (67% versus 33%) and had significantly higher earnings ($1,300 versus $760).

Total Employment

The total number of students reporting net earnings for summer 1972 or anticipating earnings for the 1972-73 school year was 5,158 (56.2% of the over half-time survey population). The combined earnings averaged $1,300 with 40% reporting combined earnings under $600, and 22.3% reporting earnings above $2,000. Median earnings were between $800 to $1,000.

An analysis of earnings by full-time and half- to three-quarter time students shows a much smaller combined summer savings and expected

1972-73 earnings than the amount reported as spouse and own earnings in 1971. Full-time students report average combined summer and projected 1972-73 earnings of $1,200 as compared to $2,910 (for student response) reported for 1971. Students attending school from one-half to three-quarter time report average combined earnings for 1972-73 (for student and spouse) as $1,880 as compared to 1971 earnings of $4,830.

Two possible explanations seem plausible: (1) either more married students are dependent on their spouses' incomes and contribute less to their own expenses than has been the case in other states, or (2) many married students view their earnings as supporting their family and perceive their academic expenses as covered by grants, fee waivers, fellowships, or loans. It is quite probable that the summer earnings of many married students were consumed by family support expenses and did not appear in the net summer earnings responses.

Earnings and Sex Differentials

There is a noticeable differential in frequency of employment and in earnings of those employed between men and women. Men (64.2% of those reporting earnings) report a combined summer, term-time average of $1,510, while women report only $910.

Total Aid

As previously noted, total aid includes all scholarships, grants, and loans. It also includes research and teaching assistantships and employment under the college work study program. Other employment and benefits (e.g., G.I. Bill) are not included.

In total, 1,972 students (19% of the survey population) reported receiving some type of financial assistance for the 1972-73 academic year.

The average total aid per recipient showed a mean of $970 and a median of $600 with 50.7% of aided students receiving $600 or less, and 12% reporting total aid packages in excess of $2,000 for the year.

Reflecting the higher financial need, non-white students were slightly overrepresented in the aided population (7.2% of those aided versus 6.2% of the survey population).

TABLE 82

ETHNIC BACKGROUND OF AID RECIPIENTS
FALL 1972

	American Indian	Black	Caucasian	Chicano	Oriental	Other
Percentage Receiving Aid	23.7	18.5	18.5	24.7	26.5	28.7
Mean Total Aid Received	$1,300	$1,820	$ 920	$1,600	$ 640	$1,120

Although minority students are more likely to receive aid and report higher average aid than Caucasian students, the number of minority students is small and only 10.5% of the total aid resources are received by self-identified non-white students.

TABLE 83

PARENTAL INCOME AND AVERAGE TOTAL AID RECEIVED BY CLASS LEVEL, DEPENDENCY, AND MARITAL STATUS

FALL 1972

	Single Undergraduates			Married Undergraduates
	Living at Home	Living Away	Self-Supporting	
Mean Parental Income	$12,110	$11,850	$9,670	$9,480
Percentage Receiving Aid	19.0%	21.6%	20.4%	13.5%
Mean Aid Package	$ 810	$ 1,060	$ 1,110	$1,030

Total Aid, Benefits and Employment

The table is a summary restatement of all available aid, benefits, and employment resources reported by community college respondents. It is included here without interpretation for summation purposes only.

GRANTS AND SCHOLARSHIPS SUMMARY

FALL 1972

Program	No. of Grants	Average Award
Non-Resident Tuition Waiver	437	$ 250
State Scholarship or State Need Grant	214	430
Federal Health Professions - Nursing Scholarships	45	1,190
Educational Opportunity Grants (EOG)	258	410
Law Enforcement Education Grants	101	400
Institutional Grants and Scholarships	232	380
Bureau of Indian Affairs Grants	61	730
Other Scholarships	274	420
Total Number of Grants	1,622	
Total Number of Respondents	1,074	

VIII. EDUCATIONAL LOANS

A total of 9801 students (30.4% of the total SRS population) indicated that they had borrowed money under long term student loan programs in order to finance their education. The profile of their response is as follows:

TABLE 84

EDUCATIONAL INDEBTEDNESS OF RESPONDENTS BY SEGMENT

OREGON SRS

FALL 1972

TOTAL EDUCATIONAL INDEBTEDNESS	State System		Independent College		Community College	
Student and Spouse	N	$	N	%	N	%
Number and Percent of Respondents Borrowing	5431	36.3	2701	38.9	2144	20.8
Amount Borrowed:						
$1 to $999	1361	25.1	401	14.8	976	45.5
$1000 to $1999	1994	36.7	1080	40.0	601	28.0
$2000 to $2999	897	16.5	611	22.6	227	10.6
$3000 to $3999	579	10.7	317	11.7	116	5.4
$4000 to $4999	250	4.6	152	5.6	52	2.4
$5000 to $6999	155	2.9	68	2.5	44	2.1
$7000 to $8999	81	1.5	29	1.1	20	.9
$9000 to $11,999	39	.7	9	.3	26	1.2
$12,000 & over	75	1.4	34	1.3	82	3.8
Average Total Debt	$2220		$2340		$2030	

In analyzing the data in the table, several important cautions must be kept in mind:

1. The students have not finished borrowing. Almost 80% of the students in the survey are planning to return to school next year. Most of those who have borrowed in the past will continue to borrow in the future and new students tend to enter the borrowing population as they proceed through school. If one projects future borrowing, then average total indebtedness may be understated by as much as $1,000 for the four-year institution population.
2. The total indebtedness should include 1972-73 borrowing but that figure is also understated. Changes in the federal guaranty loan program resulted in a severe delay in loan processing for the state guaranty loan program. Many of the students (perhaps 50%) who had applied for guaranty loans had not received approval for them at the time they completed the SRS questionnaire. Thus, the total number of students with current borrowing and therefore long term debt is probably understated by 10-20%, at least at the four-year institutions.
3. The responses from community college students are seriously overstated and the data must be considered questionable as the following analysis demonstrates:

TABLE 85

BORROWING FREQUENCY

FALL 1972

	Borrowing During 1972-73	Borrowed at Some Time (Including 1972-73)	1972-73 Borrowers as % of Total Borrowers
State System	3120	5431	57.4%
Independent Colleges	1994	2701	73.8%
Community Colleges	681	2144	31.8%

Lenders and financial aid officers have long been aware that students who have to borrow to finance their educations tend to borrow almost every year. Thus, a high correlation between total and current borrowers is to be expected.

In the four-year institutions, particularly those with graduate schools, students would only have to borrow one out of four (or seven or eight) years in order to appear in the total borrowing population. Yet the percent of students with debt who are also borrowing during 1972-73 is quite high.

The current total borrower correlation for community college respondents is quite low (31.8%). The regulations prevailing for most student loan programs at the time the SRS questionnaire was administered demanded that students make normal progress towards program completion. Thus, most community colleges would have had a maximum borrowing period of two to three years (and over half the community survey population are college freshmen who are in their first year of borrowing potential).

Thus, the correlation between current and total borrowers in the community colleges should be of the magnitude of 0.8 or 0.9.

The same overreporting of indebtedness chronicled here also occurred in SRS surveys in Washington and California. The consensus opinion of those associated with the surveys has been that community college students are generally less familiar with the nomenclature of student loans and tend to report their total indebtedness (debts of all kinds including houses, cars, consumer goods, etc.). Certainly most of the 8% of community college borrowers who report educational indebtedness in excess of $5,000 must be including non-educational debts as it is almost (but not absolutely) impossible to amass that much student loan money in a two-year college career. If the excessive debts are removed and a conservative projection made from the average loans of current borrowers, it would appear that no more than 10-12% of community college students incur educational debt and that the average loan burden for these students is about $1,000-$1,200.

No attempt has been made in the remainder of this chapter to alter the indebtedness reported by the community college students. The report team believes that the data in percent of student subpopulations borrowing is still indicative of trends (though overstated) but does not place any confidence in the dollar amounts reported.

Who is Borrowing

Frequency of borrowing, average loan taken, and total indebtedness all rise with class level.

TABLE 86

BORROWING PATTERN BY CLASS LEVEL -- FOUR-YEAR INSTITUTIONS

FALL 1972

Division	State System	Independent Colleges
Lower Division - Percent with Debt	29.1%	33.6%
Average Debt	$1,770	$1,980
Percent of Borrowers with Debt exceeding $3,000	12.1%	13.3%
Upper Division - Percent with Debt	39.6%	47.8%
Average Debt	$2,120	$2,540
Percent of Borrowers with Debt exceeding $3,000	19.0%	29.1%
Graduate - Percent with Debt	51.8%	50.4%
Average Debt	$3,160	$3,220
Percent of Borrowers with Debt exceeding $3,000	43.2%	39.1%

Borrowing is also a function of institutional costs and students in the more expensive independent institutions are more likely to borrow than their public institution counterparts.

This is clearly evident at the undergraduate level but the graduate figures need to be interpreted. Approximately one-third of the students who listed themselves as third and fourth year graduate or professional students in the independent sample were nursing students and actually should have been listed as undergraduates. Thus, both the percent borrowing and the average debt are understated for independent institution graduate students. A conservative estimate of the understatement would be 10 to 15%.

Among graduate students, marital status also influences the frequency and amount of indebtedness. The figures are perhaps more influenced by the inclusion of the spouse's educational loans than by the increased expenses of the married students. In any case, 53.2% of married graduate students in the State System borrow with average indebtedness of $3,430, as compared to the 46.3% of single graduate students whose borrowing averages $2,680. Comparable figures for independent institution graduate students are: married -- 55.2%, $3,860; single -- 42.2%, $2,530.

TABLE 87

UNDERGRADUATE BORROWING PATTERN BY DEPENDENCY AND MARITAL STATUS

FALL 1972

Sub-Population	State System	Independent Colleges	Community Colleges*
Dependent at Home -- Percent Borrowing	21.6%	37.8%	11.7%
Average Indebtedness	$1,420	$2,310	$1,410
Dependent Away -- Percent Borrowing	28.4%	33.9%	15.5%
Average Indebtedness	$1,740	$2,150	$1,430
Single Self-Supporting Percent Borrowing	45.4%	57.6%	23.7%
Average Indebtedness	$1,780	$2,350	$1,390
Married -- Percent Borrowing	46.1%	55.5%	25.1%
Average Indebtedness	$2,480	$2,560	$2,800

*Note previous caution on community college data

The pattern in State System institutions is extremely consistent. Borrowing frequency and average debt is directly correlated to educational costs. Married students, who need more money, borrow most often and carry higher debt. Self-supporting students also rely heavily upon loans. Dependent students living away from home have more need than their at-home counterparts and thus borrow more and borrow more often

The same general pattern prevails in the independent institutions except that dependent students living at home are more frequent borrowers and owe more than dependent students living away from home. The "at home" students in the independent institutions reported average parental incomes $1,500 lower ($14,900 versus $16,440) and average parental support $375 less than the $1,280 contribution reported by their "dependent away" classmates. Apparently, the commuting student at the independent institution has a greater need for loans even though his commuting status should lower his cost of attendance.

The tendency to borrow as demonstrated by the percentages indicating debt follows the traditional pattern among the community college respondents as well. Note that the married borrowers represent better than 43% of all community college respondents with debt. The fact that their average indebtedness is higher than that reported by married students in four-year institutions (while single community college respondents report lower debt than their four-year counterparts) is further evidence that these married respondents are listing total family indebtedness and not just educational loans.

TABLE 88

BORROWING PATTERNS BY SEX

FALL 1972

	State System	Independent Institutions
Men - Percent Borrowing	37.9%	41.4%
Average Debt	$2,400	$2,530
Women - Percent Borrowing	34.0%	36.3%
Average Debt	$1,930	$2,120

On the whole, men tend to borrow more frequently and owe more than women. However, the spread is not as large as the data might indicate. Men are disproportionately represented in the graduate population and among the married students. Thus, some part of the differential is attributable to spouse's indebtedness and another part to the higher debt loads carried by graduate students. At the undergraduate level, women and men have virtual loan and debt parity.

TABLE 89

STUDENT BORROWING AND PARENTAL INCOME

FOUR-YEAR INSTITUTIONS

FALL 1972

Parental Income	Under $6,000	$6,000- $8,999	$9,000- $11,999	$12,000- $14,999	$15,000- $17,999	Over $18,000
State System - Percent Borrowing	43.6	40.9	37.1	33.1	27.6	18.4
Average Debt	$2,270	$2,120	$ 2,090	$ 2,030	$ 2,190	$ 2,510
Independent - Percent Borrowing	51.1	49.6	46.0	40.5	33.3	15.9
Average Debt	$2,370	$2,290	$ 2,260	$ 2,290	$ 2,440	$ 2,440

The pattern displayed in the table parallels similar findings in Washington and California. The necessity of borrowing (and therefore the frequency) is tied to parental income. As family income increases, the percent of students borrowing decreases. Average debt, however, does not follow such a straight-forward pattern. Students from the lowest income group borrow more than students from middle income families (but they need more). The largest average debt is reported by students with parental income over $18,000. When students in this income category borrow, they apparently borrow substantially more than any other student. No clear reason for this pattern is evident. It is possible that students from upper income families are more familiar with loans and thus more comfortable with debt. It is also possible that these students wish to maintain a higher standard of living and are willing to borrow to accomplish this purpose.

Preferred Repayment Method

In the last few years there has been considerable discussion among economists, bankers and higher education and government officials concerning the advisability of making new long-term educational loans available to students. The repayment schedule for these loans might be longer than those available under present loan programs and/or the amount to be repaid in any year might vary with the income of the borrower. The SRS respondents were asked which of three loan repayment plans they would prefer if they had to repay loans. Their answers are as follows:

TABLE 90

PREFERRED REPAYMENT -- STUDENTS WITH DEBT

FALL 1972

Repayment Plan - Percent Favoring	State System	Independent Colleges	Community Colleges
Repay exact amount borrowed with interest within 10-year period	59.9%	56.7%	62.7%
Repay variable amount based on future earnings within 10 years	32.1%	33.9%	30.4%
Repay variable amount based on future earnings within 30 years	7.9%	9.4%	6.9%

In interpreting the data, it is important to keep in mind that the respondents have not generally been party to the discussions concerning new loan programs. The truncated descriptions in the questionnaire do not provide detailed information on the second and third alternative repayment arrangements. Conversely, the option of repaying the exact amount in 10 years is the prevailing pattern for the federal student loan programs and for the state guaranty loan programs. The majority of the respondents with debt have borrowed under these programs and, as part of the loan process, have had the repayment terms explained in detail. Thus, the choice offered the student is between a known plan and one of two unknowns. It is probable that this has influenced the student choices to some degree.

Variable repayment plans have been suggested as a way of providing insurance for the student whose economic success after college falls below his expectations and makes debt repayment burdensome. A longer term variable repayment schedule should, therefore, appeal to students who are worried about repayment. Students with larger loan burdens should most likely view these terms as favorable.

An analysis of the responses from students with present debt in excess of $4,000 shows this to be the case. The percentage at independent institutions favoring the variable-repayment - 30-year-term plan increases from 9.4% to 12.3% for those with $4,000 plus debts while the parallel State System percentage increases from 7.9% to 14.9%.

Even when the responses from all students with debt are considered, a higher average indebtedness is reported by students favoring the 30-year term (State System -- $2,850, independents -- $2,540) than is reported by students favoring the straight 10-year or variable 10-year plans. (State System -- $2,120 and $2,200 respectively; independents -- $2,300 and $2,280.) A similar pattern of responses prevails for the community college respondents.

In summary, the majority of students with debt (over 60%) favor the current 10-year-exact-repayment plan with another 30% picking the variable 10-year schedule and under 10% preferring a 30-year-term - variable-repayment schedule approach. The percent of students who would adopt the 30-year plan increases noticeably (by 3% to 7%) among students with current debt over $4,000.

IX. SPECIAL STUDENT GROUPS

In the past decade higher education and society in general have become increasingly aware of the special problem facing certain of its constituent groups, particularly ethnic minorities and, more recently, women. This chapter attempts to compare selected profiles and financial data for these groups with the survey population norms. Six subpopulations are considered; women, Black/Afro American students, American Indian/Native American students, Chicano/Mexican American and other Spanish speaking students, Oriental/Asian American students and G.I. Bill recipients. The ethnic groups reporting were fairly small and those responding about loan amounts were such a small section of the sample that the data was too questionable to sustain analysis.

Black Students

The Black student is somewhat more likely to live away from home than is the total student body. For instance, in the community colleges only 21.3% of the Blacks live at home as compared to 38.2% of the total student body.

Black students in all types of schools are about one-and-a-half times more likely to be self-supporting than are students from the total population. The same ratio of comparison also exists for the percentages of students who are married.

At community colleges many more Blacks aspire to a Bachelor of Arts or higher (60.3%) than do students of the total population (46.7%), while at State System schools, fewer Blacks (79.1%) than students in the total population (92.2%) aspire to the Bachelor of Arts and above. At the same time in all types of institutions more Blacks aspire to the Master of Arts degree than do students in the general population (State System, 39.1% vs 27.3%; independent schools, 37.2% vs 27.1%; community colleges, 17.9% vs 12.6%). Aspirations for the Doctorate degree are about equal in the State System and community college student groups, but Blacks show fewer Doctorate aspirates (12.2% vs 21.7%) in the independent colleges.

While Blacks have generally high educational aspirations, their mean grade point averages are lower as reported in all three types of institutions. The comparative mean grade point averages as reported by students are as follows.

TABLE 91

MEAN GRADE POINT AVERAGES OF BLACK STUDENTS

FALL 1972

Types of Institution	Blacks	Total Student Body
State System Schools	2.8	3.0
Independent Colleges	2.7	3.0
Community Colleges	2.7	2.8

The Black student is somewhat more persistent in his education than is the student in the total group. In the three groups of institutions 82%-88% of Black students plan to return or transfer as compared to 75%-82% of the total student population, but the Black student is less likely to be getting a degree in 1973. This is especially true at the State System schools where 9.2% of the Blacks expect to be getting a degree as compared to 22.3% of the general student group.

The parental income of the Black student is considerably lower than that of the total student body for all three types of institutions. The greatest differential is in the private schools where the mean parental income for Blacks is barely over half that of the total student group ($8,560 vs $16,330). There is also a definite difference in parental incomes at the State System schools ($10,130 vs $13,820) and the community colleges ($8,360 vs $11,000). The percentage of Black students with incomes less than $6,000 is much greater than it is for the total sample. The comparative percentages are:

TABLE 92

PERCENTAGE OF STUDENTS WITH UNDER $6,000 PARENTAL INCOME

FALL 1972

Types of Institution	Blacks	Total Student Body
State System Schools	31.1	14.3
Independent Colleges	41.2	11.8
Community Colleges	49.2	23.5

The parental contribution is much lower for Blacks in the independent schools ($370) than it is for the total group ($1,080). Parents of Black students in State System schools contribute $540 as compared to $580 and parents of Black students in community colleges contribute slightly more ($240) than do parents of the survey group ($220).

In all three types of institutions, Blacks are more likely to apply for and receive aid than are the general population. In the State System and private colleges they are more likely to apply for and receive aid than are Chicanos and Indians. The percentage of Black aid decreases at the community colleges.

TABLE 93

PERCENTAGE OF STUDENTS RECEIVING FINANCIAL AID

FALL 1972

Types of Institution	Blacks	Total Student Body
State System Schools	64.8	33.8
Independent Colleges	87.6	50.1
Community Colleges	33.2	24.3

Except at community colleges, Blacks report a lower average nine month budget than does the total student body. As a result he earns more and borrows more.

American Indians

Indian students except in the private colleges report lower grade point averages than do the total group. The following table compares Indians with the total enrollment.

TABLE 94

MEAN GRADE POINT AVERAGES NATIVE AMERICAN STUDENTS

FALL 1972

Types of Institution	Indians	Total Student Body
State System Schools	2.7	3.0
Independent Colleges	3.0	3.0
Community Colleges	2.7	2.8

Educational aspirations of Indians are lower than those of the survey population generally. The greatest difference is in the private colleges where 63.2% of the Indians plan on a Bachelor of Arts or more as compared to 88.6% for the total group. Indians in community colleges have higher aspirations at the Master of Arts level (14.2% vs 12.6%) and the Doctorate level (6.8% vs 4.7%) than do the general survey sutdents.

The average income for families of Indian students is considerably lower than that of the total student group.

TABLE 95

PARENTAL INCOME - NATIVE AMERICAN STUDENTS

FALL 1972

	Average Income		Family Income Less than $6,000	
Types of Institution	Indians	Total Students	Indians	Total Students
State System Schools	$7,870	$13,820	43.0%	14.3%
Independent Colleges	9,760	16,330	33.3%	11.8%
Community Colleges	8,950	11,000	40.2%	23.5%

Given the lower family income, it is not surprising that the family contribution is also lower. Community college students report contributions of \$120 vs \$220; State System students report \$250 vs \$580; and independent college students report only \$340 vs \$1,080. The percentage of Indian students who applied for or were granted aid was much higher in the public four-year schools (56.3% vs 33.8%), somewhat higher in community colleges (32.4% vs 24.3%) and about the same in the independent schools (52.4% vs 50.1%). Indians at State System schools earn and borrow slightly less than do the general student groups. At independent schools they earn more and borrow less. Indian students at community colleges earn more and borrow more. Average nine month budgets for Indian students are lower at both the State System (\$1,920 vs \$2,180) and the independent colleges (\$2,670 vs \$2,970) but slightly higher at the community colleges (\$1,350 vs \$1,320) than are budgets for the general survey group.

Chicano Students

Chicanos report lower grade point averages at all three types of institutions, yet their educational aspirations are fairly close to those of the survey group. At State System schools, Chicanos planning a Bachelor of Arts degree or higher are 93.1% vs 92.2% of the total group; at independent colleges the percentages are 92.3% vs 88.6%; at community colleges the percentages are 45.7% vs 47.3%. Grade averages as reported by students are shown in the following table.

TABLE 96

MEAN GRADE POINT AVERAGES CHICANO STUDENTS

FALL 1972

Type of Institution	Chicanos	Total Student Body
State System Schools	2.8	3.0
Independent Colleges	2.7	3.0
Community Colleges	2.7	2.8

Families of Chicano students have incomes which are lower than those of the total population. The differential is especially great in independent colleges where Chicano incomes average $7,920 as compared to $15,330 for the total survey group. In the State System, Chicano students from families with under $6,000 are double those in the total survey (28% vs 14.3%). The same ratio holds in the community colleges (Chicanos, 45.9% vs survey group 23.5%). In the independent college group, 50.9% of the Chicanos come from families with income less than $6,000 as compared to 11.8% of the total student group.

Chicanos in State System and community colleges earn more than students in the general survey groups. Loans are discussed in the introduction to this chapter.

Orientals

Oriental students comprise 2.0% of the State System respondent group, 3.2% of the independent student group, and only 8% of students responding from community colleges. The bulk of these students, in

State System and independent colleges, are dependent undergraduates living away from home. (State System, 61.7% vs 48.7%; independent colleges, 82.7% vs 70.8%). In community colleges, 25.0% vs 20.6% are dependents away from home and 40.2% vs 38.2% are dependent at home.

Educational aspirations for Orientals in all three segments are higher at the Bachelor of Arts and above level than for the total student group. In the independent colleges, aspirations for the Master's and Doctoral degrees (44.6% and 25.4%) are higher than for the total survey group (27.1% and 21.7%). The grade point averages as reported by students reflect these levels of aspiration in the independent schools. (Orientals 3.0, survey population 3.0). The other two segments show Orientals .1% lower in grade point average than are students in the total survey group.

Oriental students show persistence in their educational pursuits. More Orientals (72.1%) plan to return to school in the State System than do students in the survey population (68.7%) while in the independent segment 66.7% plan to return and 14.3% plan to transfer as compared to 73.3% returning and 8.1% transferring in the general student population.

Oriental students report family incomes close to the total population averages.

TABLE 97

PARENTAL INCOME - ORIENTAL STUDENTS

FALL 1972

Type of Institution	Average Income Orientals	Total Students	Family Income Less than $6,000 Orientals	Total Students
State System Schools	$13,270	$13,820	14.4%	14.3%
Independent Colleges	16,310	15,330	8.7%	11.8%
Community Colleges	10,620	11,000	26.6%	23.5%

Parental contribution for Oriental students is much higher than for the general survey group. It is more than twice as much in the community colleges. Average contribution of parents was reported as follows.

TABLE 98

PARENTAL SUPPORT - ORIENTAL STUDENTS

FALL 1972

Type of Institution	Orientals	Total Student Body
State System Schools	$1,520	$1,080
Independent Colleges	960	580
Community Colleges	570	220

The Oriental student's total budget is higher than that of the general student though his room and board costs are somewhat lower, especially at the community college level. State System student budgets for Orientals is $2,440 vs $2,180 for the total group;

independent school students report $3,260 vs $2,970 and community college students report $1,330 vs $1,320.

Oriental students earn less in the State System and independent schools and borrow slightly more than the total student group. Oritental students in the community colleges appear to earn slightly more and borrow somewhat less.

Women

Women are much less likely to be self-supporting than men which may relate to the fact that in general a greater percentage of men than women who are attending college are married. At the community colleges, 47.2% of the women are self-supporting as compared to 59.7% of the men; at the independent schools 26.4% were self-supporting compared to 43.9% of the men; at State System schools the comparison is 47.3% vs 66.9%. Women and men are both least likely to be self-supporting at the independent schools. At the community college level, more women (52.0%) live at home than do men (46.5%); at the independent schools more men (10.4%) live at home than women (8.4%); at the State System schools the percentages are very close (12.8% men vs 13.4% women).

Except at the community colleges, women are more likely to be single than men (77.6% vs 68.2% at State System schools and 91.9% vs 81.6% at the independent colleges). In the community colleges 63.8% of the women were single as compared to 66.1% of the men.

Women are less likely to pursue advanced degrees than are men. At the State System schools 38.8% of the women plan degrees beyond the

Bachelor of Arts as compared to 52.9% of the men. Comparable figures are 37.4% of the women vs 60.1% at independent schools and 14.5% vs 19.4% at the community colleges. Despite their lower aspirational levels, women report higher average GPA's than do men: (3.0 vs 2.9 in the State System and the independent colleges and 2.9 vs 2.7 in the community colleges.) The persistance rate is similar for both women and men (State System, 96.6% vs 96.4%; independent schools 96.5% vs 97.4%; community colleges, 94.7% vs 96.7%).

The mean parental income of women at the independent schools is slightly higher than that for men ($15,440 vs $15,230). At the other two types of schools, women report parental incomes lower than those reported by men (State System, $13,760 vs $13,870; community colleges, $10,920 vs $11,060). Average parental support is considerably higher for women than for men.

TABLE 99

AVERAGE PARENTAL SUPPORT

FALL 1972

Type of Institution	Women	Men
State System	$ 730	$470
Independent Insittutions	1,180	990
Community Colleges	250	190

The total nine month academic budget is considerably less for women than it is for men. Women report a budget of $1,960 vs $2,330 at the State System schools; $2,850 vs $3,090 at the independent schools; and $1,140 vs $1,440 at the community colleges. The major differences between the two budgets is what is spend on room and board.

Women consistently report lower personal incomes than men. The largest difference is at the independent colleges ($2,200 for men vs $1,250 for women). At State System schools, personal income reported was $3,160 for men and $2,340 for women. The difference in the community college is less, $3,690 for men and $3,380 for women. Women attending all three types of institutions report a lower level of total indebtedness than do men ($1,070 vs $1,390 at the State System schools; $1,160 vs $1,450 at the independent colleges, and $1,160 vs $1,220 at the community colleges).

In all three segments women earn less than men and, except in the community college group, they borrow less also.

For all employment programs, term time and summer, both on and off campus, women earn on the average $500 to $600 less than men. At the State System level, women earn $920 vs $1,520 reported by men; women report $700 vs $1,200 at the independent schools, and $910 vs $1,510 at the community colleges. Except at the community college level (women $610 vs men $600), women report smaller grants than men (four-year public institutions, $800 vs $1,000; independent schools, $890 vs $1,020).

Other federal and state benefits which include G.I. benefits, Social Security, Vocational Rehabilitation and Public Assistance, reported by all three student groups, show that men average greater benefits than women. Since the G.I. Bill is the largest beneficiary program at all three types of institutions and about 90% of the recipients are men, it is not surprising that average benefits for men are higher than for women. Unfortunately male/female statistics are not available for each of these programs, but it would be interesting to consider the average variance between benefit recipients if G.I. Bill benefits were deleted. At State System schools, men report average benefits of $1,540 vs $1,100 for women; at independent colleges, men report $1,390 vs $1,050 and at community colleges, $1,370 vs $1,060.

Except at the community colleges, women borrow less than men. The average indebtedness for women in the State System is $840 vs $1,030 for men; at the independents, $940 vs $1,070, yet at the community colleges, $750 vs $660.

Women in general seem to have substantially fewer resources than men, although women's parents offer more support than men's. Generally men have more substantial savings and earnings than women, thus making up for the differences and driving the average resources for men substantially higher than women's available resources.

TABLE 100

AVERAGE TOTAL RESOURCES

FALL 1972

Types of Institution	Women	Men
Four-year public institutions	$2,290	$3,160
Independent institutions	2,800	3,400
Community colleges	2,450	1,590

Women show a somewhat lower financial need than do men at all three types of colleges. At State System schools, $1,120 vs $1,300, at independent schools, $1,620 vs $1,760, and at community college, $870 vs $960.

G.I. Bill Recipients

G.I. BILL recipients comprise 9.3% of the total survey population. They are more likely to be in the community colleges (11.7% of the segment respondents) or State System (10.1%) than in the independent schools (3.9%). They classify themselves as graduates in higher percentages than do the survey population in general. In the State System schools, 19.3% of the veterans are graduates compared with 14.8% of the survey group; in private schools graduate veterans are 17.5% vs 9.4% and in community colleges they are 12.6% as compared to 10.6% (1.5% graduates, 2.2% GED, 6.9% adult continuation).

Independent colleges have a larger percentage of women veterans (13.0%) than do the other schools (State System, 8.8%; community colleges, 7.5%). Many more veterans are married than are student survey respondents in general. In the State System, 48.6% vs 24.2% are married veterans, the community colleges show 50.6% vs 27.0% and the independent schools show a stronger contrast with 60.0% of the veterans married as compared with 10.8% of the general survey group.

The veterans have greater representation in the lower parental income groups than do students in the general survey population. This is especially true in the independent schools while in community colleges the percentages are quite close. For those with parental incomes under $6,000, the comparison is as follows:

TABLE 101

PARENTAL INCOME LESS THAN $6,000

FALL 1972

	Veterans	Total Student Group
State System	20.0	14.3
Independent colleges	24.3	11.8
Community colleges	14.4	23.5

Veterans with parents in the middle income groups ($9,000-$15,000) are slightly overrepresented at State System schools (36.3% vs 34.6%) and community colleges (38.3% vs 35.7%) and underrepresented at the independent schools (25.1% vs 30.2%).

In the group with parental income of $18,000 and above, veterans are definitely underrepresented in all three segments (State System, 16.0% vs 25.1%; independent schools, 18.1% vs 33.1%; community colleges, 6.7% vs 13.2%). The mean parental income for veterans in the three types of school is lower than that of the general student population.

TABLE 102

MEAN PARENTAL INCOME

FALL 1972

	Veterans	Total Student Group
State System	$10,500	$12,500
Independent colleges	9,250	13,800
Community colleges	9,500	10,250

Veterans applied for aid in the same proportion as did the survey population in general. (State System, 41.6% vs 42.8%; independent colleges, 57.9% vs 58.4%; community colleges, 70.6% vs 70.7%.)

Veteran undergraduates are much less likely to be dependent either at home or away than are students in the general group. This is not surprising considering the percentage of veterans who are married and the number of veterans who are older than the usual student population. In the State System, only 13.3% of the veterans indicate dependency vs 58.5% of the total survey group. In the independent schools the comparison is 24.4% vs 78.6% and in the community colleges, 15.5% vs 59%.

Veterans who consistently report having had lower grades than the total survey group in high school do about as well as the survey group as shown by college grades:

TABLE 103

ABILITY AS SHOWN BY GPA

FALL 1972

	Veterans		Total Student Group	
	High School	College	High School	College
State System	2.7	2.9	3.1	3.0
Independent colleges	2.6	2.9	3.1	3.0
Community colleges	2.4	2.8	2.8	2.8

Average grades improved markedly between high school and college in all three segments for the veteran group. The average grades for the total student group declined slightly or, in the community colleges, stayed the same. The added age and experience and perhaps higher motivational level of the veteran group in general seem to have a positive effect on their performances as measured by grades.

X. PRIVATE[1] VOCATIONAL SCHOOLS

Questionnaires from 1,143 respondents in ten private schools were returned. Almost half (47.9%) the respondents were in office programs, one-third were in trade programs, one-tenth were in health programs, and the remainder were in sales (3.6%), economics (0.1%), or undeclared (4.0%). Over half the programs (52.5%) last from three to five months. The vast majority of students (82.2%) are enrolled full time.

The general applicability of the data is limited from 10 schools because of the small sample and the restricted range of school types and programs. Beauty schools, for example, are not represented at all. Therefore, information reported here must be related to the part of the private school population actually represented.

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[1] For profit

TABLE 104

SRS SURVEY POPULATION
PRIVATE VOCATIONAL SCHOOLS

FALL 1972

	Estimated Total Population	Survey Population	%
Business Schools (including Medical Office training, Computer training)	2,488	941	37.8
Marketing Sales Schools (including Broadcasting, Advertising training)	1,656	27	1.6
Cosmetic Therapy Schools	1,317	--	0
Flight Schools	1,086	--	0
Technical Schools	941	42	4.5
Fashion Career Schools	483	133	27.5
Specialty Schools	101	--	0
Barber Schools	90	--	0
	8,162	1,143	14.0%

The private business college or vocational/technical school student as represented by our sample population is more likely to be female (72.9%) than male (the overall male-female ratio for the three other segments is 56% male, 44% female). The next highest percentage is the 50.1% females reported by independent schools. The average age of the students is 22.8 years old; almost one-fourth of the students are 25 or older, and students nineteen or younger are 40.7% of the respondent group. Most of the respondents described themselves as

Caucasian/White (90.6%), but there were also American Indians (3.0%), Blacks (2.3%), Chicanos (1.1%), and Orientals (0.6%). The "other" classification was used by 2.3% of the respondents. This distribution is quite close to that in the community colleges.

Most respondents have never been married (64.1%, almost the same as for the community colleges), and of those who are or have been married, 32.3% have no children and 31.1% have only one.

Oregon residency is reported by 79% of the students (community colleges, 97.3%, State System, 81.9%), and 16.6% are out-of-state U.S. citizens. Most students (66.4%) are seeking a non-degree certificate or self-improvement (18.2%). Some (4.8%) are seeking a two-year degree, 6.7% hope for a B.A., 2.7% are thinking towards an M.A. and 1.3% aspire for the Ph.D. degree.

Parental Support

Of the students who reported parental income, 25% had incomes less than $6,000 (slightly above the 23.5% in community colleges) and 16.8% reported family income of $18,000 or over (compared to 13.2% in community colleges). The average income is $11,220 (compared to community colleges, $11,010; State System, $13,820; independent schools, $15,380).

Of the respondents, 44.1% consider themselves completely self-supporting, 31.1% got some help from parents, and 23.5% are completely dependent (the dependent category is higher than for the other segments). Average parental support is $440 (this is higher than reported by community college students). For students who report some parental support, parental income is $12,190. Self-supporting students report average parental income of $10,210.

Support From Spouse

Married and separated students are 267 of the respondents. Students reporting support from spouse number 114. Average amount of support is $680 when the total group of married students is used as the basis and is $1,590 when the reported amounts are averaged over only those 114 married students reporting support.

Employment

Half of the students did not expect to be working while in school. (In the State System, 59.1% anticipated employment, in the independent colleges, 64.6%, in the community colleges, 72.3%). For those who are working, the average hours reported are 20 hours (10.3% are working 36 hours or more). Term time work study is reported by 106 students (15.4% of respondents), in an average amount of $460; summer work study is reported by 35 students (5.3%, $460). Very few students report other campus employment (term time, 41 students or 6.1%, $650 and summer, 11 students or 1.7%, $210). One reason may be that the training courses are intensive and relatively short in duration. Most of the students who report employment are working off campus. Term time earnings of $830 (comparable to community colleges average of $840) are reported by 43.7% of the respondents; summer earnings of $1,180 are reported by 29.4%.

Personal Savings

Almost half (45.3%) of the respondents report personal savings. The average amount reported is $580.

Grants and Scholarships

Tuition waivers averaging $440 for a nine-month period are reported by 4.2% of the respondents. Federal grants ($1,250) were reported by 43 students (6.6% of the respondents), the largest number of recipients in the grant and scholarship group. Institutional grants ($160) were reported by 16 students (2.5%), Indian Affairs Scholarships ($560) by four students (.6%), and other grants and scholarships ($510) by 37 students (5.3%).

Benefits

G.I. benefits ($1,260) were reported by 121 students (70% of those indicating veterans status; 18.5% of the respondents). This represents the largest single source of support reported by students. Social Security Benefits ($720) were reported by 61 students (9.3%), Welfare ($1,440) by 48 students (7.4%), Vocational Rehabilitation ($900) by 24 students (4.4%) and other federal and state subsidies ($970) by 32 students (5%).

Loans

National Defense Student Loans were reported by 10% of the respondents in the average amount of $1,150. The largest participation was reported in the guaranteed student loan program, with 289 students (41.5% of the respondents) reporting loans averaging $1,030. Since these loans are in fact limited to $111 per month in school, these amounts are evidently overstated for a nine-month period. Long-term loans of $740 were reported by 2.7% and other loans averaging $900 were reported by 5%.

Students reported 402 loans averaging $1,090. Considering the size of the average loans, it is unlikely that very many borrowers would be holding more than one loan.

Loan responses for the community college population were also high. It may be that respondents included loans covering other than school expenses (such as houses, cars, consumer goods, etc.). The consensus opinion of those associated with surveys has been that community college students are generally less familiar with nomenclature of student loans and tend to report their total indebtedness. This lack of familiarity would also apply to private vocational students.

Expenses

Tuition and fees averaged $1,000 for a nine-month period. Of those responding to the question, 7.9% reported no tuition cost and 70% reported tuition costs ranging from $800 to $1750. Considering the 494 students attending school on three to five month programs, tuition averages $168 per month. No tuition is paid by 39 students (8% of the respondents).

Books, supplies, and course materials averaged $180 over a nine-month period. No cost was reported by 13.6% of the respondents, and 59.6% had costs of $100. Students on three to five month programs report average book expense of $90 for the duration of their program; no cost was reported by 50 students (11%). The reports of no expenses in this category probably reflects the package tuition, book and supply cost charged by some schools.

Room and board averaged $590 for all students responding to the question. Of the respondents, 30.8% report no cost. This is probably because 32% of the students report living at home or with relatives and 1.2% get room and board supplied by their employer. Students living at home may well have reported no cost. For those reporting dollar amounts, the average expense was $860. Students on the three to five month programs report average tuition of $70 per month. Again a large number (147; 31%) report no cost.

Transportation costs were reported by 85% of the respondents and these expenses averaged $210. Over half the respondents reported costs averaging $100. Transportation costs reported by three to five month program students show the same pattern as for the private school students as a whole. Monthly costs average slightly above $20 per month.

Clothing, recreation and incidentals averaged $240 with over half the students estimating costs between $1 and $200; 8.3% claimed no expenses in this area.

Type of Housing

Living arrangements as reported by respondents show that 31.9% live with parents or relatives. (This is way above the percentages for State System, 13.1%, and independent colleges, 9.4%, but lower than the

the community colleges, 48.9%.) Housing alone or shared with others is reported by 49.7% (39% in community colleges) and private dormitory accommodations are reported by 15.7%.

About 20% of the students live less than a mile from school. Almost 70% live within ten miles.

Half of the students either drive their own cars (47%) or use a car pool (3.8%) to reach their school. (Cars are used by 38.5% of State System students, 26.8% of independent college students, and 84.2% of community college students.) Walking to school is reported by 16.8% of the respondents.

Academic Achievement

Students in the private schools report a current grade point average of 2.9. No grades yet were reported by 20.8% of the respondents and 3.0% had non-graded classes. Grades in high school were reported to average 2.8.

TABLE 105

HIGH SCHOOL GPA

FALL 1972

	Privates	State System	Independents	Community Colleges
A	18.4%	31.7%	37.1%	14.5%
B	50.6%	52.1%	48.9%	48.9%
C	29.0%	15.2%	12.9%	33.7%
D	0.5%	0.8%	0.8%	2.2%
Non-Gr.	0.5%	0.2%	0.2%	0.7%

High school grades fall generally above those of community college students, but below the other two segments.

Reason for Attending School

The overwhelming reason for attending school reported by 87.1% of the respondents is to learn skills necessary for a job or career. (The same reason was given by 74.4% of State System students, 62.4% of independent college students, and 81.3% of community college students.) Increases in lifetime earning power was the next most frequent reason (9.1%).

Choice of School

No other school was applied to by 46.2% of the respondents. One other school was applied to by 34.9% and two others by 12.0%. College costs had no effect on institution choice as reported by 43.9%, some effect for 42.3%, and considerable effect for 13.6%.

Summary

Students attending private school office programs and trade programs completed over 80% of the 1,143 surveys returned. The survey population was overwhelmingly Caucasian and largely female and single. Over half were taking three to five month programs and almost all were enrolled full-time. Few worked while attending school, and expense estimates may have been confused by the fact that amounts were asked for a nine-month period and many students are involved in programs lasting fewer or more months than that. Family income reported was very similar to that reported by community college students, but private school students received a higher level of parental support. Very few students report grants and scholarships, about 10% report loans, and the largest group of aid recipients report state and federal benefits. High school academic achievement is slightly better than that reported by community college students, but substantially lower than for the other two segments. Over 96% of the students are attending school to learn job skills and increase lifetime earning power.

APPENDIX I

EXHIBIT A

College ....
Code Number ....

STUDENT RESOURCE SURVEY

Conducted by the
OREGON STATE SCHOLARSHIP COMMISSION
in cooperation with the
COLLEGE ENTRANCE EXAMINATION BOARD

SRS

o Oregon Public College and University Students:

The purpose of this survey is to collect information for use in the assessment of the adequacy of financial id programs and to determine the effect of other financing questions in post-high school education in Oregon. he survey is being conducted in all post-high school institutions in the state. The information needed can only e collected from students; we will be grateful for your cooperation.

You are not asked to provide your name or any other identifying data, and your responses will be mpletely confidential.

Spaces 1, 2, and 3 are reserved for keypunching campus code.

4. In which of the following programs are you enrolled?
(0) ☐ Agriculture and Forestry
(1) ☐ Business
(2) ☐ Humanities and Social Science
(3) ☐ Physical and Life Sciences, Mathematics
(4) ☐ Engineering, Architecture
(5) ☐ Education
(6) ☐ Health Professions, Nursing
(7) ☐ Public Service and Law
(8) ☐ Trade and Technical Education
(9) ☐ Undeclared Major or other

5. What is your class level in Fall of 1972?
(0) ☐ High school
(1) ☐ College freshman
(2) ☐ College sophomore
(3) ☐ College junior
(4) ☐ College senior
(5) ☐ Fifth-year undergraduate
(6) ☐ First-year graduate/professional student
(7) ☐ Second-year graduate/professional student
(8) ☐ Third-year (or more) graduate/professional student
(9) ☐ Other

6. What class load are you carrying?
(0) ☐ Undergraduate carrying 0-5 hours
Graduate carrying 0-4 hours
(1) ☐ Undergraduate carrying 6-11 hours
Graduate carrying 5-8 hours
(2) ☐ Undergraduate carrying 12 or more hours
Graduate carrying 9 or more hours

7. Age at nearest birthday?
(0) ☐ 17 or under
(1) ☐ 18
(2) ☐ 19
(3) ☐ 20
(4) ☐ 21
(5) ☐ 22-24
(6) ☐ 25-29
(7) ☐ 30-34
(8) ☐ 35-40
(9) ☐ 41 and over

8. Sex
(0) ☐ Male (1) ☐ Female

9. How do you describe yourself?
(0) ☐ American Indian
(1) ☐ Black/Afro-American
(2) ☐ Caucasian/White
(3) ☐ Chicano/Mexican American/Other Spanish-speaking American
(4) ☐ Oriental/Asian American
(5) ☐ Other

10. Marital Status:
(0) ☐ Never married
(1) ☐ Married
(2) ☐ Separated
(3) ☐ Divorced
(4) ☐ Widowed
(5) ☐ Other

11. ( ) If you have children, how many of them are dependent upon you for support?

12. Residency at time of admission
(0) ☐ Oregon Resident
(1) ☐ Out of State—California—U.S. Citizen
(2) ☐ Out of State—Washington—U.S. Citizen
(3) ☐ Out of State—Other Western States—U.S. Citizen
(4) ☐ Out of State—Plains States—U.S. Citizen
(5) ☐ Out of State—Mid Western States—U.S. Citizen
(6) ☐ Out of State—Southern States—U.S. Citizen
(7) ☐ Out of State—Eastern States—U.S. Citizen
(8) ☐ Foreign Student
(9) ☐ Other

13. What is the highest level of education you plan to complete?
(0) ☐ A non-degree certificate
(1) ☐ A two year A.A. or A.S. program
(2) ☐ Bachelor's degree (B.A., B.S., etc.) in Oregon
(3) ☐ Bachelor's degree (B.A., B.S., etc.) elsewhere
(4) ☐ Master's degree (M.A., M.S., etc.) in Oregon
(5) ☐ Master's degree (M.A., M.S., etc.) elsewhere
(6) ☐ Doctor's degree (Ph.D., E.D., J.D., M.D., etc.) in Oregon
(7) ☐ Doctor's degree (Ph.D., E.D., J.D., M.D., etc.) elsewhere
(8) ☐ Self-improvement, no specific degree or program

14. What was the approximate 1971 income of your parents or legal guardian before taxes (include income from all sources)?
(0) ☐ Less than $3,000
(1) ☐ Between $3,000 and $5,999
(2) ☐ Between $6,000 and $7,499
(3) ☐ Between $7,500 and $8,999
(4) ☐ Between $9,000 and $11,999
(5) ☐ Between $12,000 and $14,999
(6) ☐ Between $15,000 and $17,999
(7) ☐ Between $18,000 and $20,999
(8) ☐ Between $21,000 and $24,999
(9) ☐ Between $25,000 and over

15. On the average, about how many hours per week do you expect to work while school is in session?
(0) ☐ None
(1) ☐ 1 to 5 hours
(2) ☐ 6 to 10 hours
(3) ☐ 11 to 15 hours
(4) ☐ 16 to 20 hours
(5) ☐ 21 to 25 hours
(6) ☐ 26 to 30 hours
(7) ☐ 31 to 35 hours
(8) ☐ 36 hours or more

16. Do you (and spouse if applicable) contribute to your own support?
(0) ☐ No
(1) ☐ Yes, but my parents provide most of my support
(2) ☐ Yes, I am primarily self-supporting
(3) ☐ Yes, and I am classied as a self-supporting (independent) student by the Financial Aid Office
(4) ☐ Yes, but I have been denied self-supporting status by the Financial Aid Office

Questions 17 to 49 related to the costs of attending college and ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) in the (__) which precedes question 17 through 49.

Code	**Range**
(0)	for $0 or none
(1)	for $1 to $200
(2)	for $201 to $400
(3)	for $401 to $600
(4)	for $601 to 1000
(5)	for $1001 to $1500
(6)	for $1501 to $2000
(7)	for $2001 to $2500
(8)	for $2501 to $3000
(9)	for $3001 and over

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current 1972-73 year, using the dollar ranges above.

Code

17. ( ) Tuition and fees

18. ( ) Books, supplies, and course materials

19. ( ) Room and board

20. ( ) Transportation

21. ( ) Clothing, recreation and incidentals

PLEASE TURN OVER AND COMPLETE

OURCE OF FINANCIAL SUPPORT: Estimate e amount of money you will receive during e nine-month academic year (1972-73) from ch of the following sources, using the dollar nges above.

AMILY

2. ( ) Parent or legal guardian

3. ( ) Spouse

WN EMPLOYMENT

A. School year employment

4. ( ) College Work-Study

5. ( ) Assistantships, teaching or research

6. ( ) On-campus employment (Non-Work-Study)

7. ( ) Other employment

B. Summer employment (Report only that portion of last summer's earnings to be used for current school-year expenses)

8. ( ) College Work-Study

9. ( ) Assistantships, teaching or research

0. ( ) On-campus employment (Non-Work-Study)

1. ( ) Other employment

ERSONAL SAVINGS

2. ( ) From savings (Exclude amounts reported in 28-31)

RANTS, SCHOLARSHIPS, FELLOWSHIPS ND TRAINEESHIPS

3. ( ) Tuition waiver

4. ( ) Oregon State Scholarship Commission awards

5. ( ) Federal grants: Educational Opportunity Grants, Nursing Scholarship or Health Professions Scholarship

6. ( ) Law Enforcement Education Program Grant (L.E.E.P.)

7. ( ) Institutional grants or scholarships (also include fellowships and traineeships)

8. ( ) Bureau of Indian Affairs grants

9. ( ) Scholarships or grants or fellowships from sources not previously listed

0. ( ) G. I. Bill

1. ( ) Social Security

2. ( ) Welfare

3. ( ) State Vocational Rehabilitation

4. ( ) Other Federal or State benefits not previously listed

LOANS

45. ( ) National Defense Student Loan, Nursing or Health Professions Student Loan

46. ( ) Law Enforcement Education Program Loans (L.E.E.P.)

47. ( ) State Guaranteed Loans or Federally Insured Student Loan. (Loans obtained through banks or other lending agencies.)

48. ( ) Institutional long-term loans not previously listed

49. ( ) Other loans

ADDITIONAL FINANCIAL INFORMATION

50. What was the approximate amount of 1971 income (Yours and spouse's) from employment before taxes (exclude all gift aid and loans)?

(0) ☐ $0 to $99
(1) ☐ $100 to $999
(2) ☐ $1,000 to $1,999
(3) ☐ $2,000 to $2,999
(4) ☐ $3,000 to $3,999
(5) ☐ $4,000 to $4,999
(6) ☐ $5,000 to $6,999
(7) ☐ $7,000 to $8,999
(8) ☐ $9,000 to $11,999
(9) ☐ $12,000 and over

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs.

(0) ☐ $0
(1) ☐ $1 to $999
(2) ☐ $1,000 to $1,999
(3) ☐ $2,000 to $2,999
(4) ☐ $3,000 to $3,999
(5) ☐ $4,000 to $4,999
(6) ☐ $5,000 to $6,999
(7) ☐ $7,000 to $8,999
(8) ☐ $9,000 to $11,999
(9) ☐ $12,000 and over

52. Did you apply for financial aid (scholarships, grants, loans, college work-study employment) for 1972-73?

(0) ☐ No
(1) ☐ Yes, I applied for aid and it was granted
(2) ☐ Yes, I applied for aid, but I was told that I was ineligible
(3) ☐ Yes, I applied for aid, but I was told that no funds were available

53. Are you participating in a special program for disadvantaged/minority students?

(0) ☐ No (1) ☐ Yes

54. For participants in these programs only, indicate the types of assistance you are receiving.

(0) ☐ None
(1) ☐ Financial aid only
(2) ☐ Tutoring only
(3) ☐ Counseling only
(4) ☐ Financial aid and tutoring
(5) ☐ Financial aid and counseling
(6) ☐ Tutoring and counseling
(7) ☐ Financial aid, tutoring and counseling

55. ( ) How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (Do not include yourself)

56. ( ) How many of your dependent brothers or sisters are also in college this year? (Do not include yourself)

57. Did your parents claim you as a dependent for Federal tax purposes for the calendar year 1971?

(0) ☐ Yes (1) ☐ No

58. Will your parents claim you as a dependent for Federal tax purposes for the 1972 calendar year?

(0) ☐ Yes (2) ☐ I don't know
(1) ☐ No

59. Are you receiving food stamps?

(0) ☐ Yes (1) ☐ No

OTHER QUESTIONS

60. When at college, where do you normally live?

(0) ☐ With parents
(1) ☐ With relatives
(2) ☐ College owned dormitory
(3) ☐ College owned apartment or house
(4) ☐ Fraternity or Sorority
(5) ☐ Off campus, privately owned college residence hall
(6) ☐ Rented room with or without board
(7) ☐ Other off campus housing alone or with spouse
(8) ☐ Other off campus housing with one or more roommates
(9) ☐ Other off campus living accommodations provided by employer

61. What is the distance from your living quarters to campus?

(0) ☐ I live on campus
(1) ☐ Under 1 mile
(2) ☐ More than 1 mile but less than 3
(3) ☐ More than 3 miles but less than 5
(4) ☐ More than 5 miles but less than 10
(5) ☐ More than 10 miles but less than 15
(6) ☐ More than 15 miles but less than 25
(7) ☐ More than 25 miles

62. How do you usually get to your college campus?

(0) ☐ Walk
(1) ☐ Hitchhike
(2) ☐ Bicycle
(3) ☐ Motorcycle
(4) ☐ Private car
(5) ☐ Car pool
(6) ☐ College bus
(7) ☐ Public transportation

63. How would you rate your academic achievement as measured by grades in college?

(0) ☐ Mostly A's (3.5 or higher)
(1) ☐ Mostly B's (2.5 to 3.4)
(2) ☐ Mostly C's (1.5 to 2.4)
(3) ☐ Mostly D's (below 1.5)
(4) ☐ Mostly non-graded
(5) ☐ No college grades yet

64. Are you a veteran of the U.S. Armed Forces?

(0) ☐ Yes (1) ☐ No

65. How were you admitted to this school?

(0) ☐ First-time freshman
(1) ☐ Graduate of a 4-year institution
(2) ☐ Transfer from an Oregon Community College
(3) ☐ Transfer from a non-Oregon Community College
(4) ☐ Transfer from an Oregon public University
(5) ☐ Transfer from an Oregon Public College
(6) ☐ Transfer from an independent Oregon institution
(7) ☐ Transfer from a non-Oregon institution
(8) ☐ Other

66. Are you planning to return to this school in the fall ('73)?

(0) ☐ Yes
(1) ☐ No, I plan to complete my program
(2) ☐ No, I plan to drop out and return later
(3) ☐ No, I plan to transfer to another college
(4) ☐ No, I plan to get a permanent job
(5) ☐ No, I plan to drop out

67. What effect did financial aid have on your selection of this college?

(0) ☐ None, I did not need financial aid to attend this school
(1) ☐ None, I did not need financial aid to attend this school, but would have attended a more expensive school if aid had been available
(2) ☐ I received financial aid, but I would have attended this college without financial aid
(3) ☐ I would not have attended this college without financial aid

68. If you indicated receiving at least some financial support from Federal Grants in Item #35, what type did you receive?

(0) ☐ First award of Educational Opportunity Grant (EOG)
(1) ☐ Second award (or third, fourth, etc.) Educational Opportunity Grant (EOG)
(2) ☐ Nursing scholarship
(3) ☐ Health Professions scholarship

69. If you would have to borrow money to stay in school, how would you prefer to repay it?

(0) ☐ Repay exact amount borrowed with interest within ten year period
(1) ☐ Repay variable amount based on future earnings within ten years
(2) ☐ Repay variable amount based on future earnings within thirty years

70. What is your main reason for attending school?

(0) ☐ to learn skills necessary for a job or career
(1) ☐ to increase your lifetime earning power
(2) ☐ to gain knowledge to be a good citizen
(3) ☐ to be exposed to scientic and cultural achievements
(4) ☐ to learn new recreational skills (for example, athletics)
(5) ☐ to acquire better self understanding
(6) ☐ going to college is better than any other alternative open to me at the present time
(7) ☐ I'm here because I don't know what else I want to do
(8) ☐ parental pressure
(9) ☐ other (specify) ____________

71. When you were a high school senior, to how many institutions did you apply for admission as a college freshman?

(0) ☐ None (2) ☐ Two
(1) ☐ One (3) ☐ Three or more

72. How would you rate your academic achievement as measured by grades in high school?

(0) ☐ Mostly A's (3.5 or higher)
(1) ☐ Mostly B's (2.5 to 3.4)
(2) ☐ Mostly C's (1.5 to 2.4)
(3) ☐ Mostly D's (below 1.5)
(4) ☐ Mostly non-graded

73. What effect did college costs have on your choice of an institution?

(0) ☐ None, I was able to afford to pay the cost at all the schools I applied to
(1) ☐ Some, I had to eliminate more expensive schools from consideration
(2) ☐ Considerable, I chose one of the least expensive schools to which I was accepted

74. This term, what was the main reason you signed up for the courses in which you are presently enrolled?

(0) ☐ They were required for my major
(1) ☐ I wanted the professors
(2) ☐ I wanted the courses
(3) ☐ The courses were available (I had to get registered)
(4) ☐ Other

75. If you would not have attended this college without the offer of financial aid or academic scholarship, where would you most likely have attended?

(0) ☐ Another state college or state university in Oregon
(1) ☐ A community college in Oregon
(2) ☐ A private college in Oregon
(3) ☐ A private college in another state
(4) ☐ A state university or college in another state
(5) ☐ A community college in another state
(6) ☐ Would not have attended college

Review your responses before turning in your form

APPENDIX I

EXHIBIT B

OREGON SRS PARTICIPATING INSTITUTIONS

STATE SYSTEM OF HIGHER EDUCATION

INSTITUTION	SIZE OF SAMPLE
1. Eastern Oregon College of Education	1,226
2. Oregon College of Education	242
3. Oregon State University	2,830
4. Oregon Technical Institute	868
5. Portland State University	968
6. Southern Oregon College	3,682
7. University of Oregon	3,981
8. University of Oregon Dental School	394
9. University of Oregon Medical School	751

INDEPENDENT COLLEGES

10. Columbia Christian College	138
11. Concordia College	177
12. George Fox College	303
13. Judson Baptist College	32
14. Lewis and Clark College	1,336
15. Linfield College	506
16. Marylhurst College	120
17. Mount Angel College	104
18. Mount Angel Seminary	95

Independent Colleges --(Continued)

INSTITUTION	SIZE OF SAMPLE
19. Northwest Christian College	348
20. Pacific University	1,005
21. Reed College	672
22. University of Portland	803
23. Warner Pacific College	233
24. Western Baptist College	334
25. Willamette University	440
26. Emmanuel Hospital School of Nursing	74
27. Good Samaritan Hospital School of Nursing	232
COMMUNITY COLLEGES	
28. Blue Mountain Community College	405
29. Central Oregon Community College	584
30. Chemeketa Community College	678
31. Clackamas Community College	1,017
32. Clatsop Community College	346
33. Lane Community College	1,120
34. Linn-Benton Community College	224
35. Mount Hood Community College	1,811
36. Portland Community College	1,991
37. Rogue Community College	496
38. Southwestern Oregon Community College	913
39. Umpqua Community College	643

PRIVATE VOCATIONAL SCHOOLS

INSTITUTION	SIZE OF SAMPLE
40. Merritt Davis School of Commerce	194
41. Western Business University	277
42. Northwestern College of Business	168
43. Bassist Fashion Institute	133
44. Eugene Business College	25
45. Oregon Career Institute	102
46. West Coast Training Service	42
47. North Pacific Medical and Dental College	72
48. Bryman School	103
49. Sales Training of Portland, Inc.	27

APPENDIX II

RESPONSES TO SURVEY QUESTIONS NOT ANALYZED IN THE SRS REPORT

5. WHAT IS YOUR CLASS LEVEL IN FALL OF 1972?	Student Responses					
	Community Colleges		Independent Institutions		State System Institutions	
	No.	%	No.	%	No.	%
High School	1,053	10.5	130	1.9	208	1.4
College Freshman	5,120	51.1	2,247	33.4	3,482	23.7
College Sophomore	2,572	25.7	1,473	21.9	2,877	19.6
College Junior			1,274	19.0	2,908	19.8
College Senior			967	14.4	2,683	18.3
5th Yr. Undergraduate			75	1.1	346	2.4
1st Yr. Grad/Professional			145	2.2	948	6.4
2nd Yr. Grad/Professional			76	1.1	488	3.3
3rd Yr. & above Graduate/ Professional			112	1.7	608	4.1
Other	783	6.8	221	3.3	153	1.0
GED Prep.	225	2.2				
Adult Education	358	3.6				
6. WHAT CLASS LOAD ARE YOU CARRYING?						
Undergraduate (0-5 hours)	775	9.2	55	.9	219	1.8
Graduate (0-4 hours)	252	32.6	40	7.4	123	5.9
Undergraduate (6-11 hours)	1,366	16.2	185	3.1	597	4.9
Graduate (5-8 hours)	151	19.5	43	7.9	144	6.9
Undergraduate (12 or more)	6,276	74.6	5,834	96.0	11,477	93.4
Graduate (9 or more hours)	370	47.9	458	84.7	1,808	87.1
12. RESIDENCY AT ADMISSION						
Oregon Resident			3,014	44.0	12,136	81.9
*In-District	8,468	84.0				
*Out-of-District	1,339	13.3				
California			1,315	19.2	1,056	7.1
Washington	189	1.9	743	10.9	254	1.7
Other Western States			764	11.2	533	3.6
Plains States			42	.6	70	.5
Mid-Western States	189	1.9	306	4.5	205	1.4
Southern States			69	1.0	73	.5
Eastern States			285	4.2	252	1.7
Foreign	42	.4	192	2.8	165	1.1
Other	37	.4	117	1.7	75	.5

*Pertains to Community Colleges only.

50. WHAT WAS APPROX. AMOUNT OF 1971 INCOME (YOURS AND SPOUSE'S) FROM EMPLOYMENT BEFORE TAXES?	Student Responses					
	Community Colleges		Independent Institutions		State System Institutions	
	No.	%	No.	%	No.	%
$0 - $99	929	11.4	955	15.8	1,307	9.9
$100 - $999	2,009	24.6	2,584	42.7	3,745	28.4
$1,000 - $1,999	1,280	15.7	1,226	20.3	2,871	21.7
$2,000 - $2,999	754	9.2	420	6.9	1,439	10.9
$3,000 - $3,999	600	7.4	227	3.8	900	6.8
$4,000 - $4,999	439	5.4	133	2.2	560	4.2
$5,000 - $6,999	611	7.5	148	2.4	759	5.7
$7,000 - $8,999	512	6.3	119	2.0	608	4.6
$9,000 - $11,999	513	6.3	83	1.4	504	3.8
$12,000 and over	512	6.3	150	2.5	509	3.9
61. WHAT IS THE DISTANCE FROM YOUR LIVING QUARTERS TO CAMPUS?						
Live on campus	118	1.4	4,059	64.9	3,052	22.9
Under 1 mile	615	7.5	783	12.4	4,508	33.8
1 to 3 miles	1,324	15.0	426	6.7	2,165	16.2
3+ to 5 miles	1,286	15.6	220	3.5	1,055	7.9
5+ to 10 miles	2,030	24.6	315	5.0	957	7.2
10+ to 15 miles	1,256	15.2	209	3.3	731	5.5
15+ to 25 miles	965	11.7	169	2.7	458	3.4
More than 25 miles	659	8.0	158	2.5	422	3.2
62. HOW DO YOU USUALLY GET TO YOUR COLLEGE CAMPUS?						
Walk	415	5.2	3,839	66.0	4,986	41.7
Hitchhike	179	2.2	81	1.4	109	.9
Bicycle	174	2.2	198	3.4	1,770	14.8
Motorcycle	150	1.9	29	.5	124	1.0
Private Car	6,317	79.4	1,487	25.5	4,246	35.5
Car Pool	379	4.8	73	1.3	364	3.0
College Bus	88	1.1	6	.1	77	.6
Public Transportation	257	3.2	107	1.8	270	2.3

65. HOW WERE YOU ADMITTED TO THIS SCHOOL?	Student Responses					
	Community Colleges		Independent Institutions		State System Institutions	
	No.	%	No.	%	No.	%
*Non-high School Graduate	638	7.1				
*GED	944	10.4				
*Regular	5,050	55.9				
*Out-of-State	871	9.6				
First-time Freshman			4,839	75.2	7,384	54.4
Graduate of 4 Yr Institution			241	3.7	1,484	10.9
Transfer, Oregon Com. College	207	2.3	193	3.0	1,149	8.5
Transfer, Non-Ore. Com. Col.	170	1.9	325	5.0	566	4.2
Transfer, Oregon Public Univ.	372	4.1	143	2.2	877	6.5
Transfer, Oregon Public Col.			49	.8	383	2.8
Transfer, Ore. Independent Col.	88	1.0	63	1.0	262	1.9
Transfer, non-Ore. Institution	159	1.8	431	6.7	969	7.1
Other	540	6.0	152	2.4	505	3.7

66. ARE YOU PLANNING TO RETURN TO THIS SCHOOL IN FALL 1973?	Community Colleges No.	%	Independent Institutions No.	%	State System Institutions No.	%
Yes	5,726	64.7	4,618	73.3	9,265	68.7
No, plan to complete program	1,359	15.4	976	15.5	3,008	22.3
No, plan to return later	127	1.4	82	1.3	176	1.3
No, plan to transfer to another college	1,368	15.5	512	8.1	816	6.1
No, plan to get permanent job	206	2.3	65	1.0	164	1.2
No, plan to drop out	65	.7	45	.7	56	.4

75. IF YOU WOULD NOT HAVE ATTENDED THIS COLLEGE WITHOUT THE OFFER OF FINANCIAL AID/ACADEMIC SCHOLARSHIP, WHERE WOULD YOU HAVE ATTENDED?	Community Colleges No.	%	Independent Institutions No.	%	State System Institutions No.	%
Another state college or university in Oregon	2,092	36.5	1,284	28.2	3,212	36.2
An Oregon community college	5,222	26.6	410	9.0	1,371	15.4
An Oregon private college	180	3.1	254	5.6	255	2.9
Another state private college	109	1.9	608	13.4	399	4.5
Another state univ. or college	172	3.0	1,217	26.8	1,670	18.8
Another state community college	182	3.2	353	7.8	203	2.3
Would not have attended college	1,296	22.6	420	9.2	1,768	19.9

*Appeared on community college questionnaire.